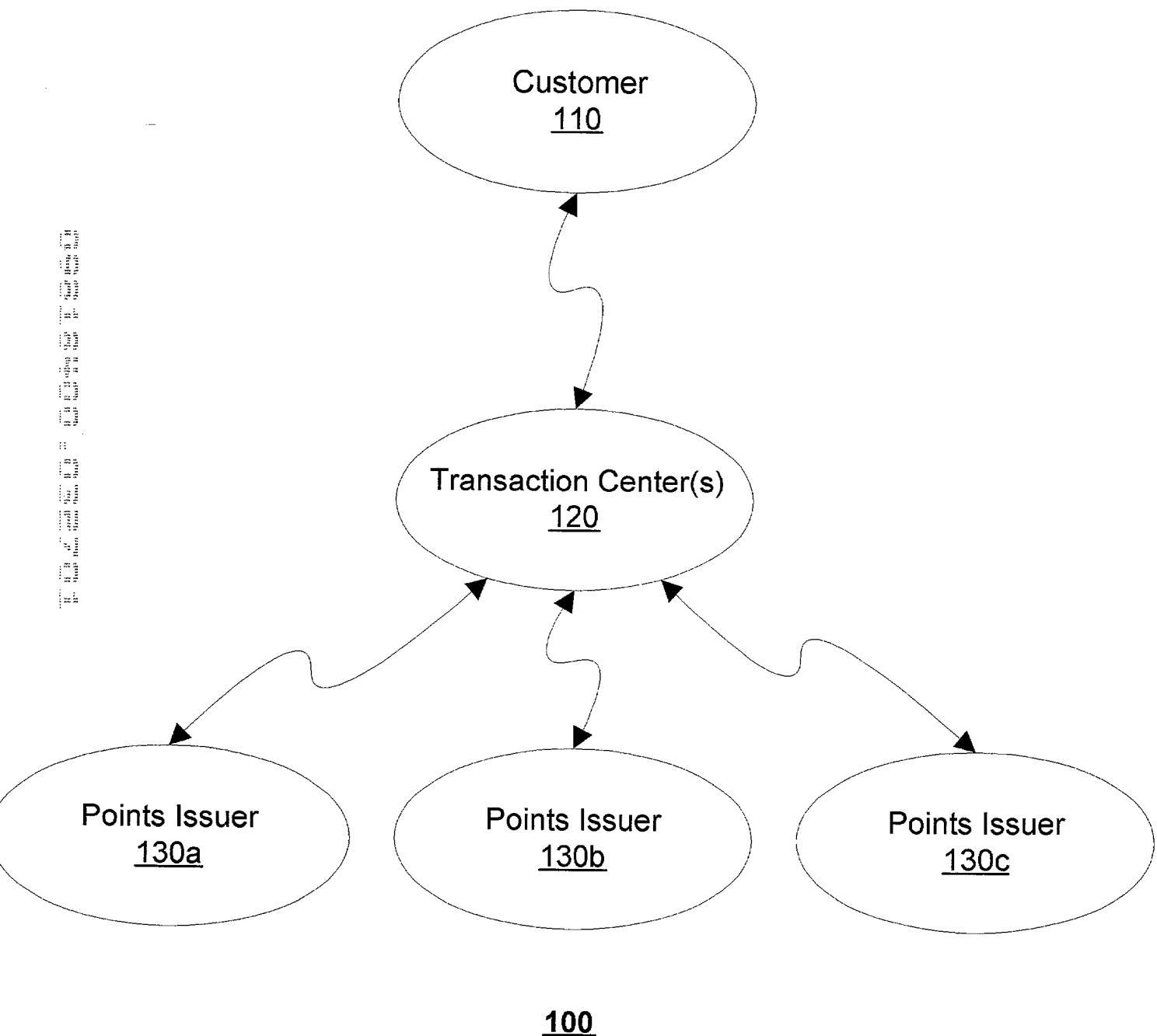


FIG. 1



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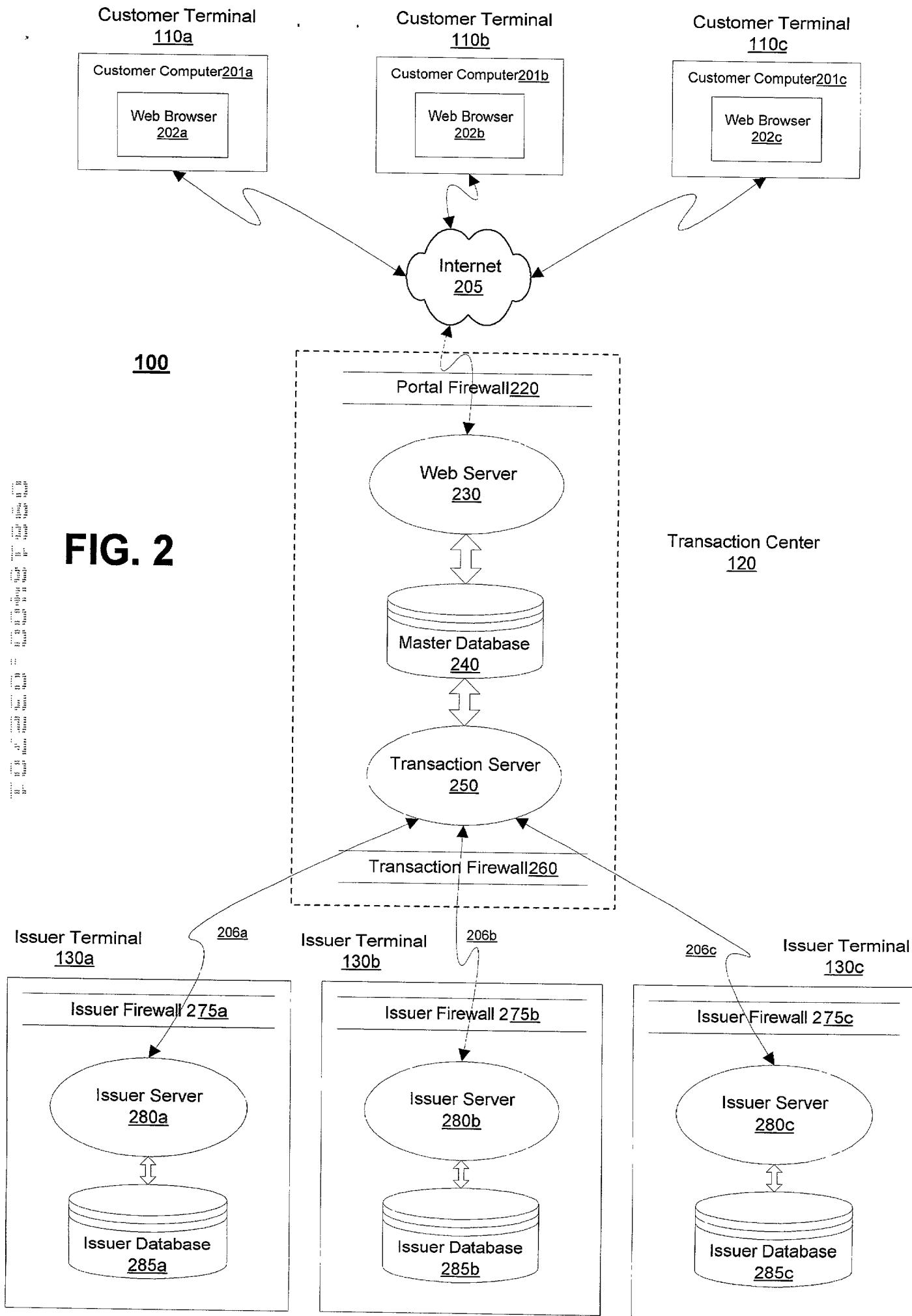
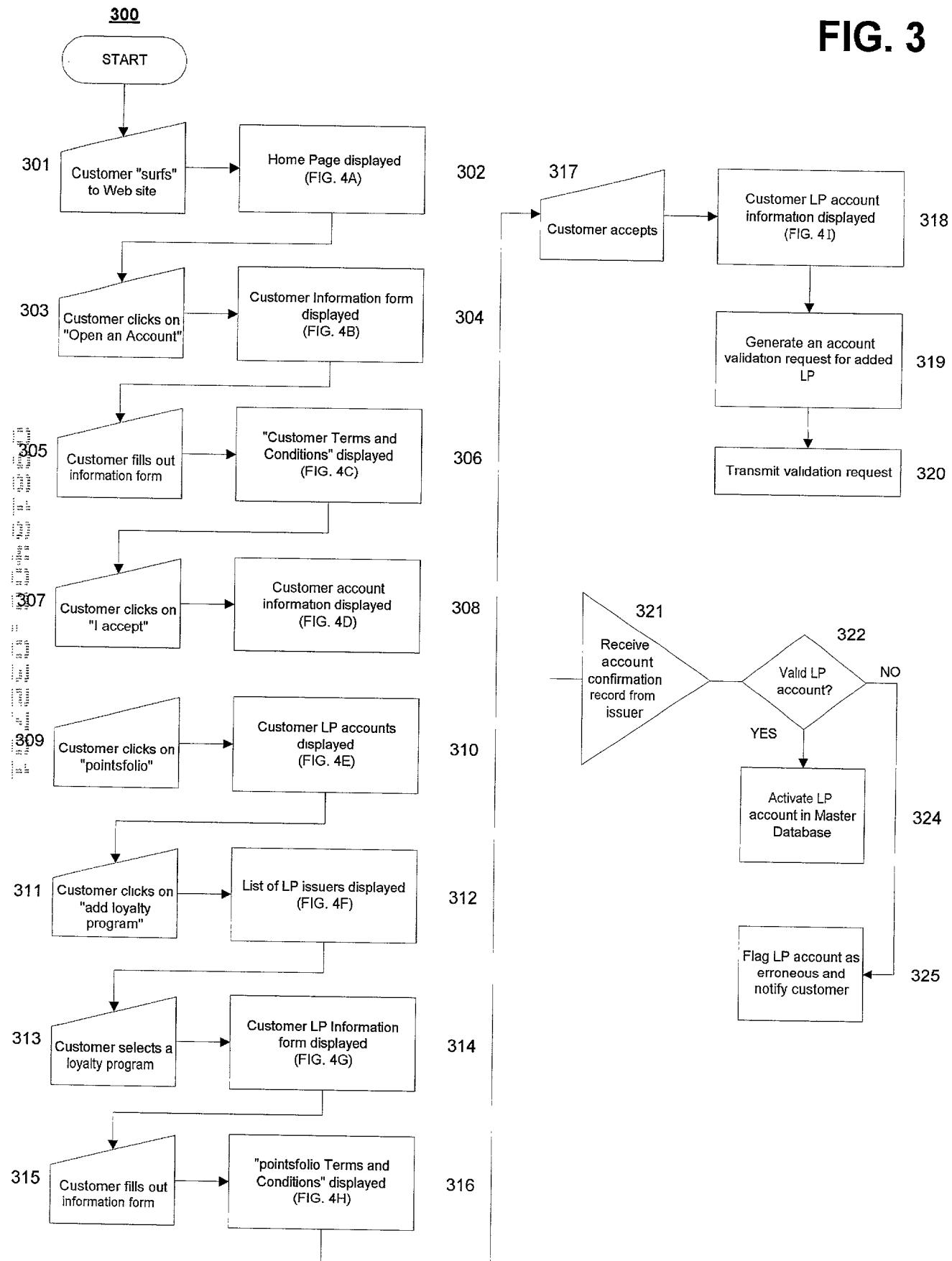


FIG. 3



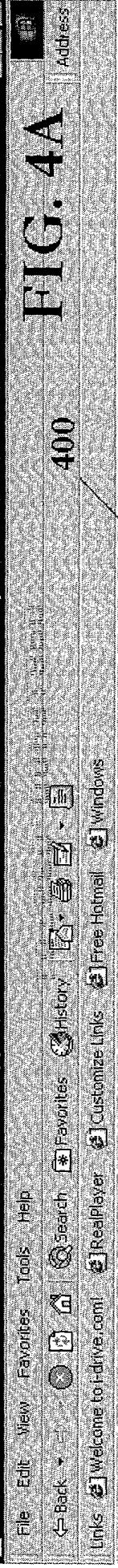


FIG. 4A

points.com

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Welcome to **points.com** - the place for members of the world's loyalty programs! Whether it's points, miles or another currency, points.com offers a revolutionary way to make them all count!

[more about points.com](#) [view Flash presentation](#)

[open an account for free...](#)

and you could win!

Earn a **free** pointsxchange and a chance to win a million points or miles!

introducing
pointsxchange™

The world's first loyalty program currency exchange! Exchange points or miles between programs and reach awards faster than ever before!

[view a Flash presentation](#)
[view our xchange tour](#)

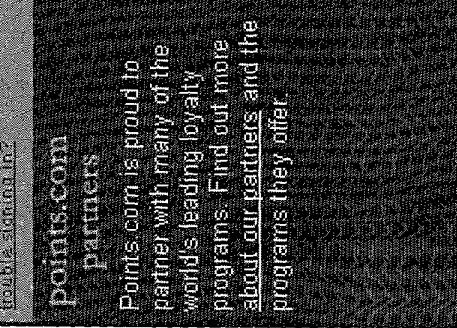
401
[open an account for free...](#)

402
[open an account now!](#)
[more about opening an account](#)

403
[introducing pointsxchange™](#)

404
[try our quick award finder](#)

405
[find awards](#)



406
[open an account](#)
[help](#)
[about our partners](#)
[contact us](#)

407
[username](#)
[password](#)
[remember me?](#)

408
[login](#)

409
[points.com](#)
[partners](#)

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[Points.com is proud to partner with many of the world's leading loyalty programs. Find out more about our partners and the programs they offer.](#)

411
[Internet](#)

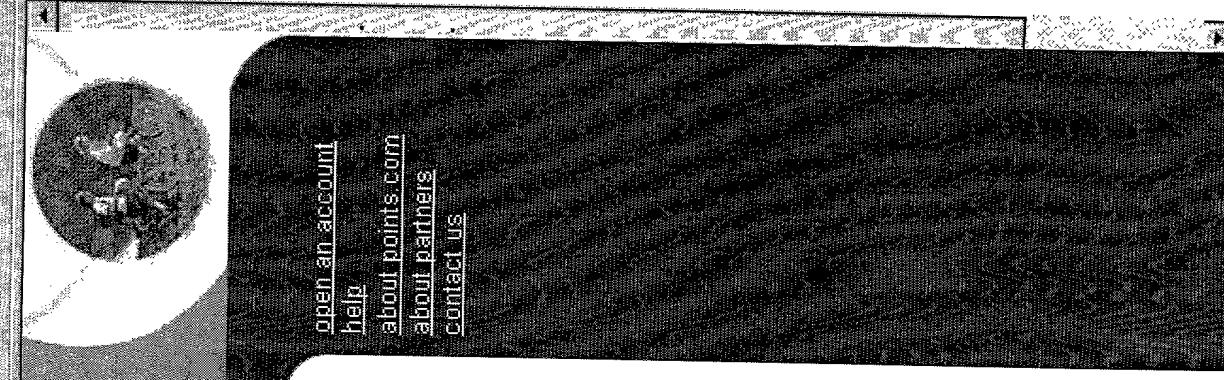
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[points.com](#) [where you...](#) [Microsoft PowerPoint - \[P...\]](#)

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[Index](#) [Microsoft Outlook](#)

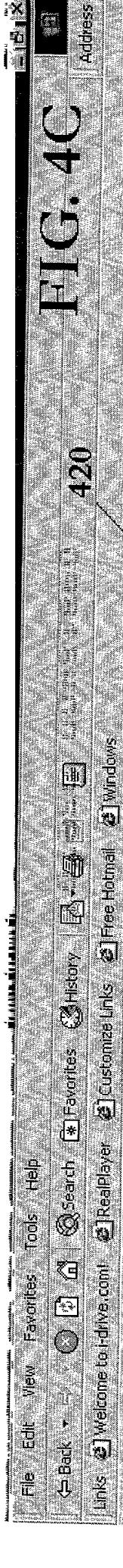
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[Start](#)

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[3:47 PM](#)

FIG. 4C



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points
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Home

Search

Change Now

Logout

Help

Customer Links

Customize Links

Free Hotmail

Windows

File Edit View Favorites Tools Help

<- Back

Search

History

Favorites

Help

about points.com

about partners

Contact us

open an account now > points account terms & conditions

account terms & conditions

Please review the following terms and conditions of your points account and show your acceptance of these terms and conditions by checking the box below.

OUTLINED BELOW IS IMPORTANT INFORMATION REGARDING THE TERMS AND CONDITIONS OF USING THE PRODUCTS AND SERVICES OF POINTS.COM AS A POINTS OR POINTSPLUS ACCOUNT HOLDER.

422

PLEASE READ THE FOLLOWING CAREFULLY AND RETAIN A COPY FOR FUTURE REFERENCE (please note that the information contained

424

I accept.

Open account

points
com™

WHERE THEY ALL COME FROM

privacy policy

security policy

© 2001 Points.com All rights reserved.

Done

Start

Inbox Microsoft Outlook

Microsoft PowerPoint

349RM

FIG. 4D

File Edit View Favorites Tools Help

Links [Welcome to r-drive.com!](#) [RealPlayer](#) [Customize Links](#) [Free Hotmail](#) [Windows](#)

points.com

430

home points status exchange catalog experience now customer support set up your pointsfolio get more with pointsplus find out more about the benefits of opening a pointsplus account

Welcome, Steve Ogden to points.com!

Thank you! Your points account information is displayed below. As a points account holder you now have access to the many benefits of points.com including pointsxchange™. To start getting the most from your points or miles, we suggest you start building your pointsfolio today.

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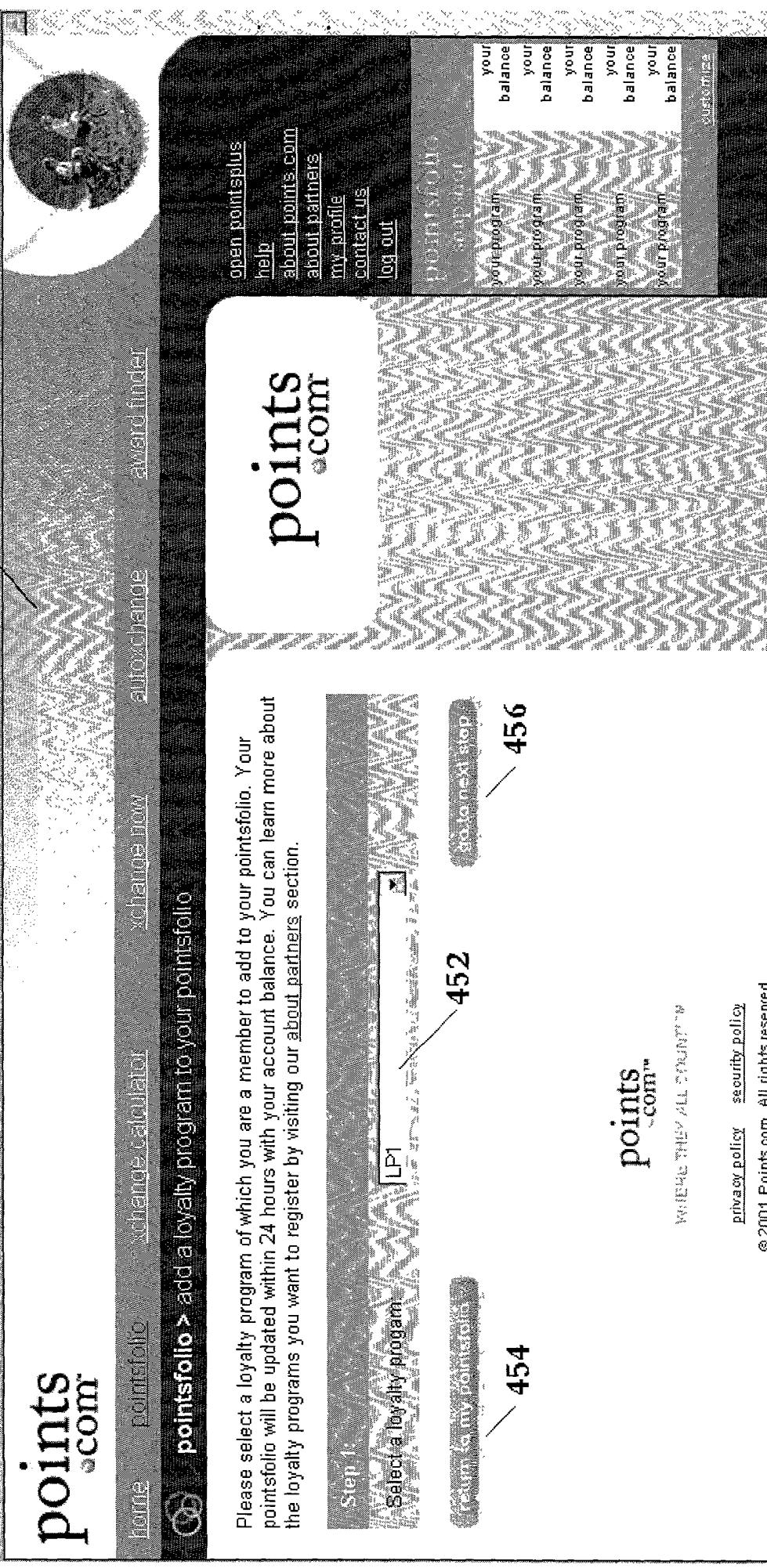
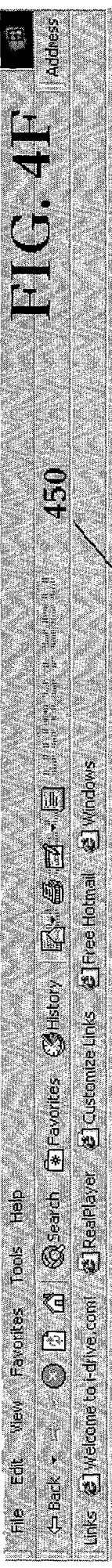
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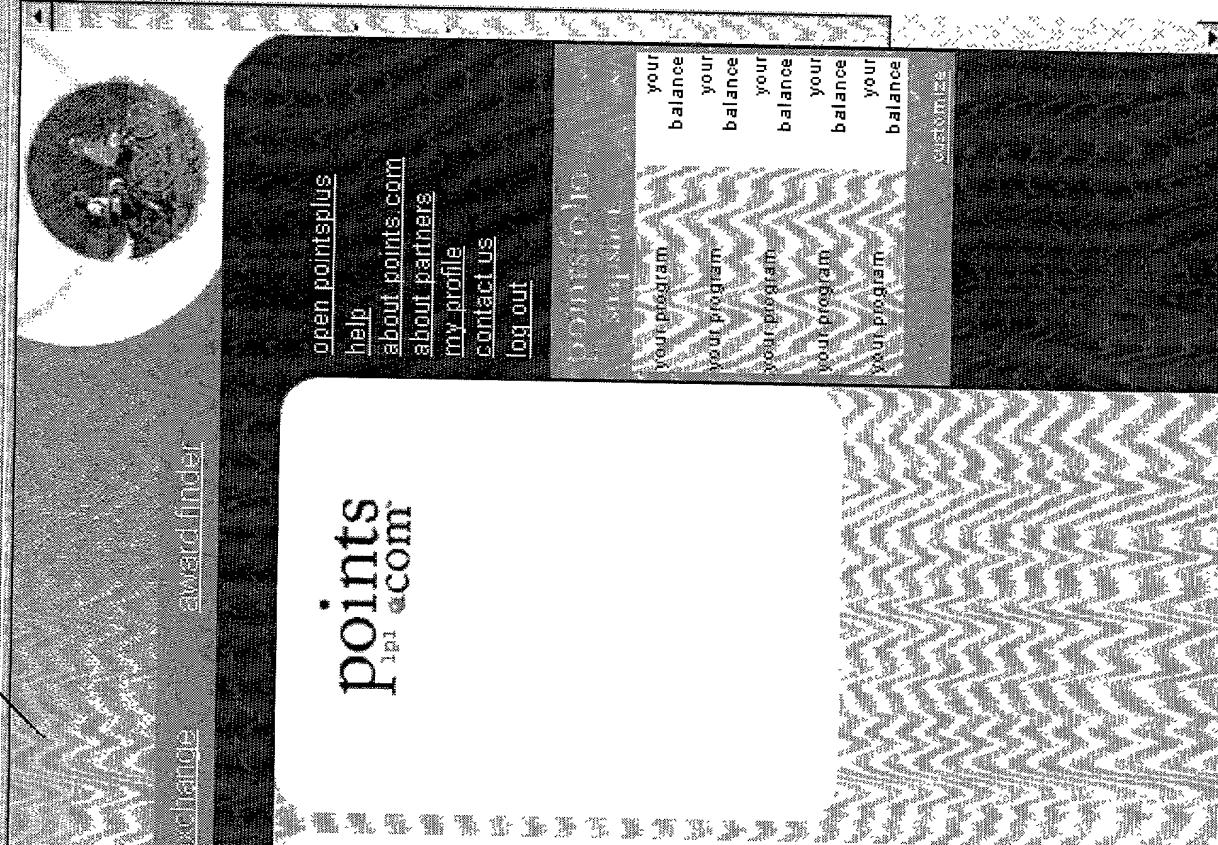
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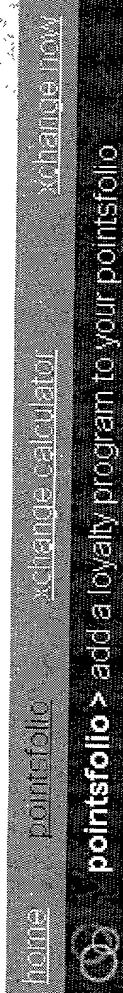
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FIG. 4F





points
. com



Please enter the following information we require to add **LP1** to your portfolio. Please make sure that **all** of the information that you input is **exactly** the same as your account information with LP1. If you are unsure, please check the **LP1** partner page for contact information and links.

First Name	Steve	462a
Last Name	Ogden	462b
User Name	stephenogden	462c
Account Number	123456789	462d
P.I.N.	1234567890	462e
Confirm Password	1234567890	462f
Postal Code	M4T 1G4	462g
Country	Canada	462h
Province	Ontario	462i
Phone	5555551212	462j

463

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points.com

pointsfolio change calculator

pointsfolio > terms and conditions

Before you submit your loyalty program information and update your pointsfolio, please review the following pointsfolio agreement.

use of pointsfolio

When you register your loyalty programs for your **pointsfolio**, we need to know your account number, your username and/or your PIN#, password or access code. This information enables us to update and complete your **pointsfolio** on an ongoing basis. By providing this information to points.points.com to use and disclose this information as necessary in order to complete your pointsfolio.

474

I accept

privacy policy

security policy

customer service

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points.com™

©2001 Microsoft All Rights Reserved

privacy policy

security policy

customer service

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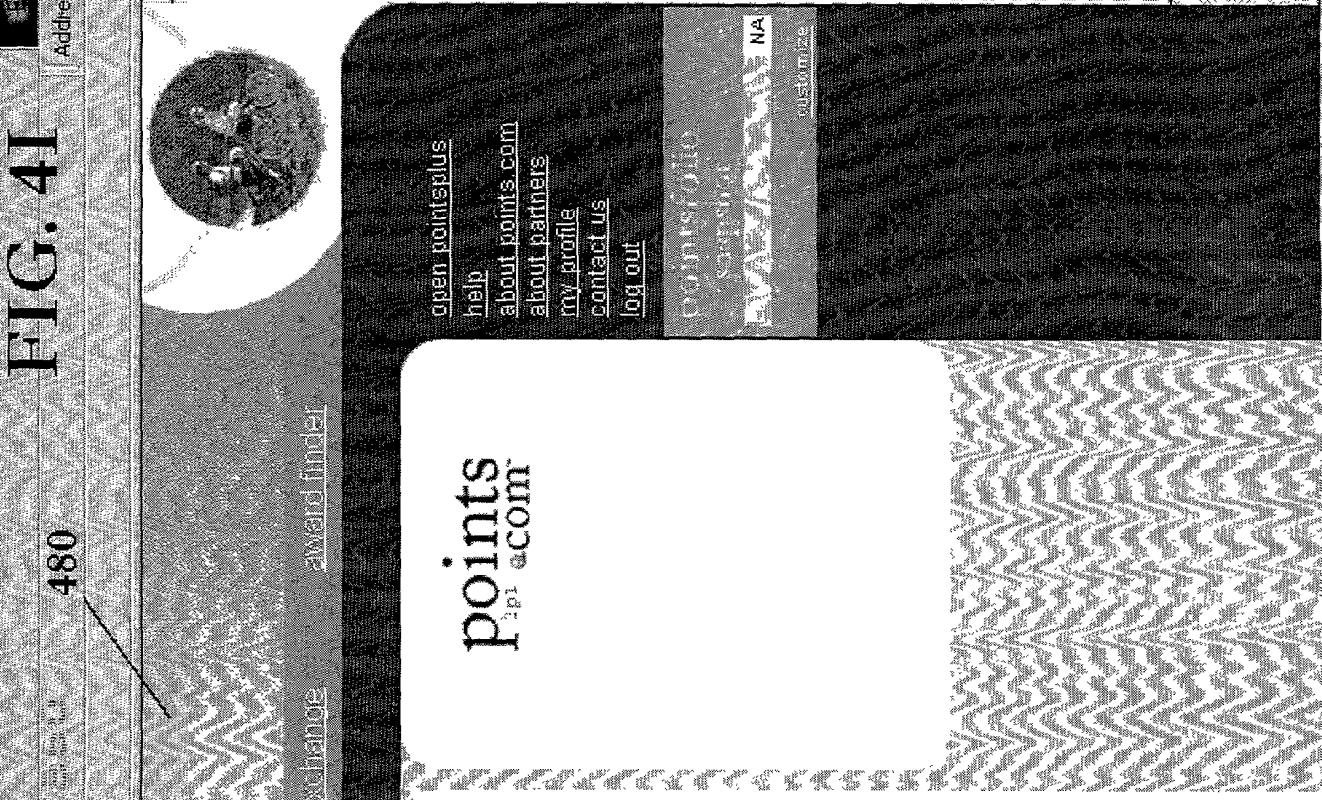
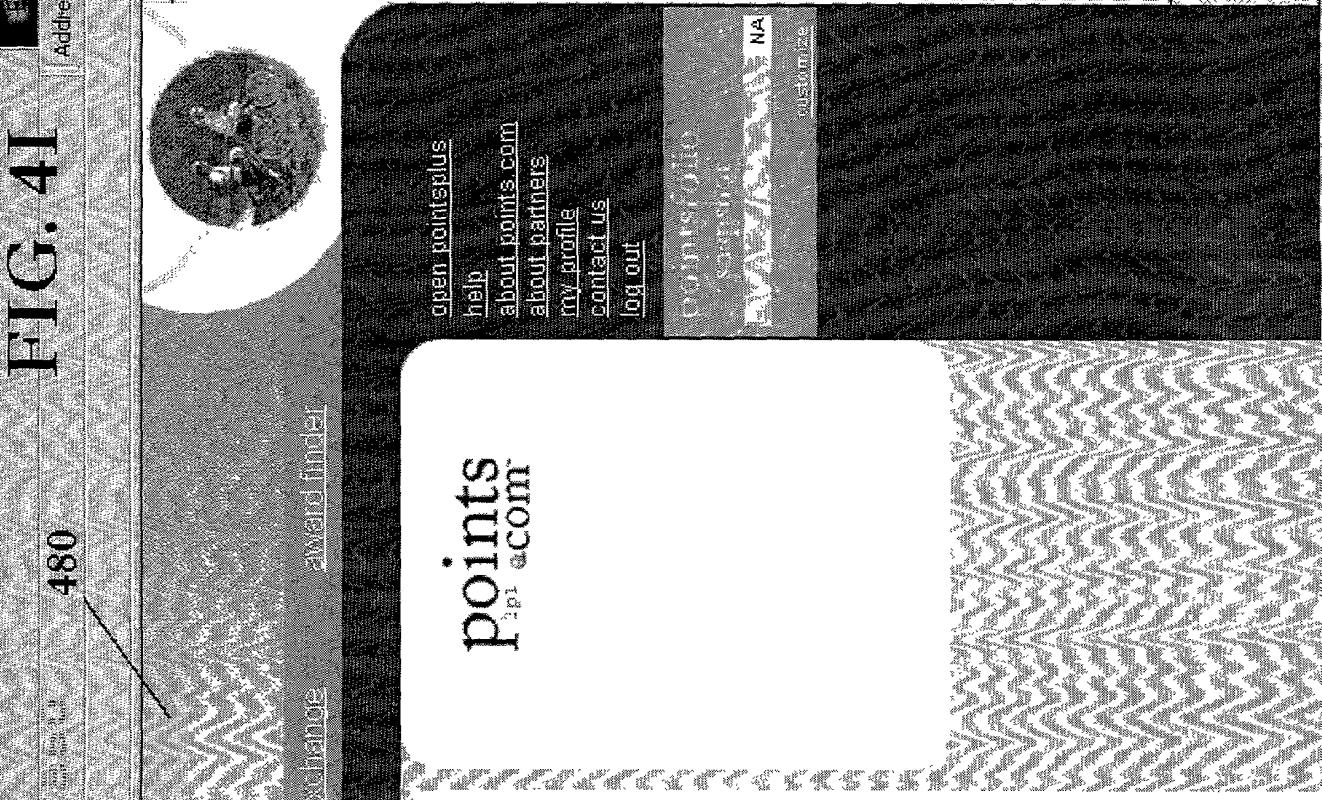
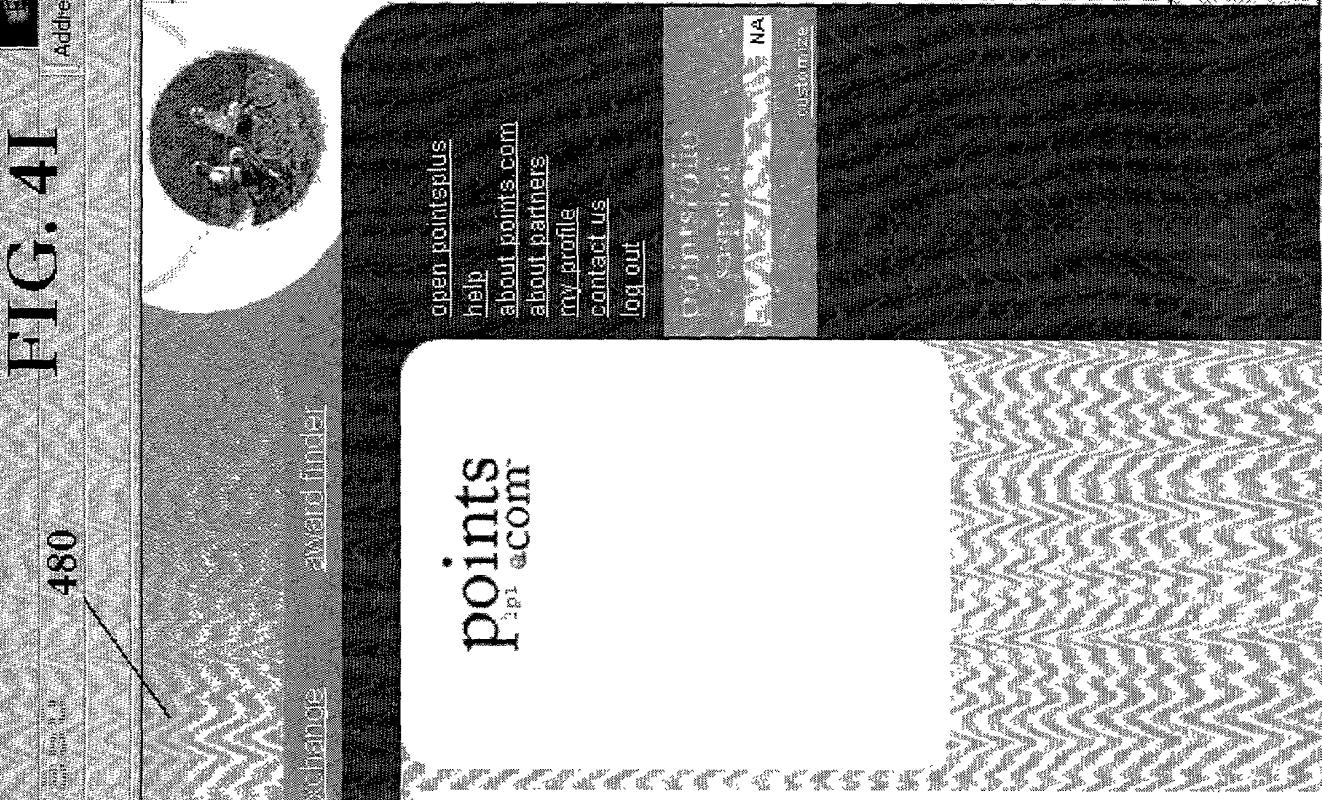
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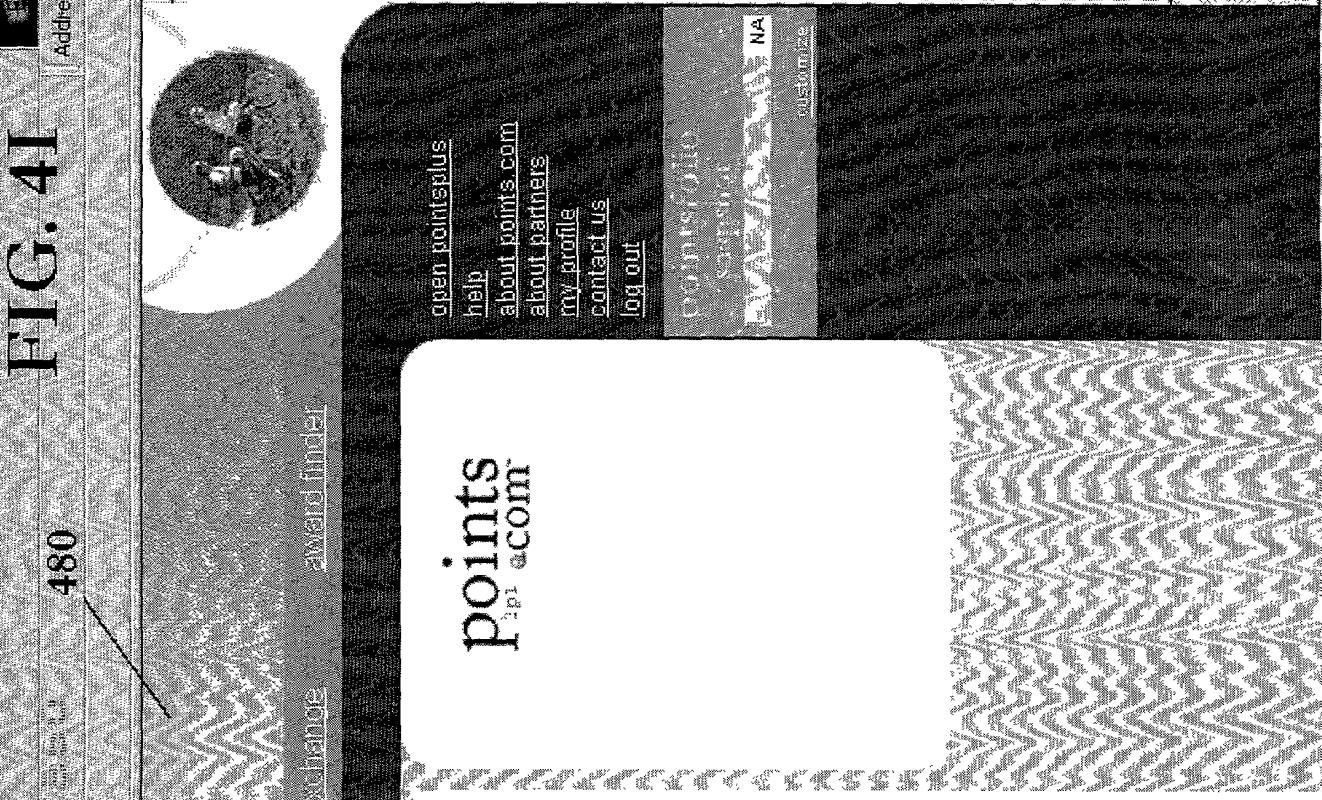


FIG. 4I

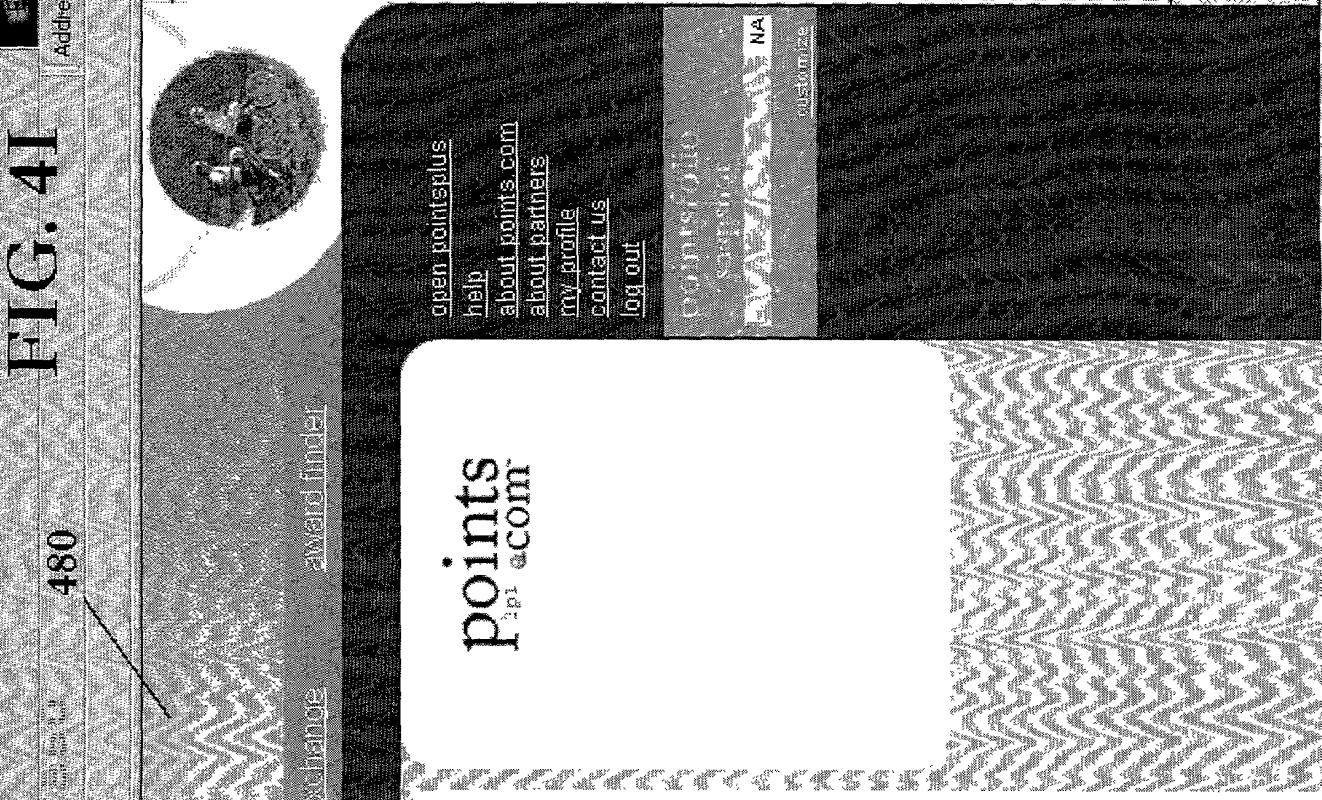
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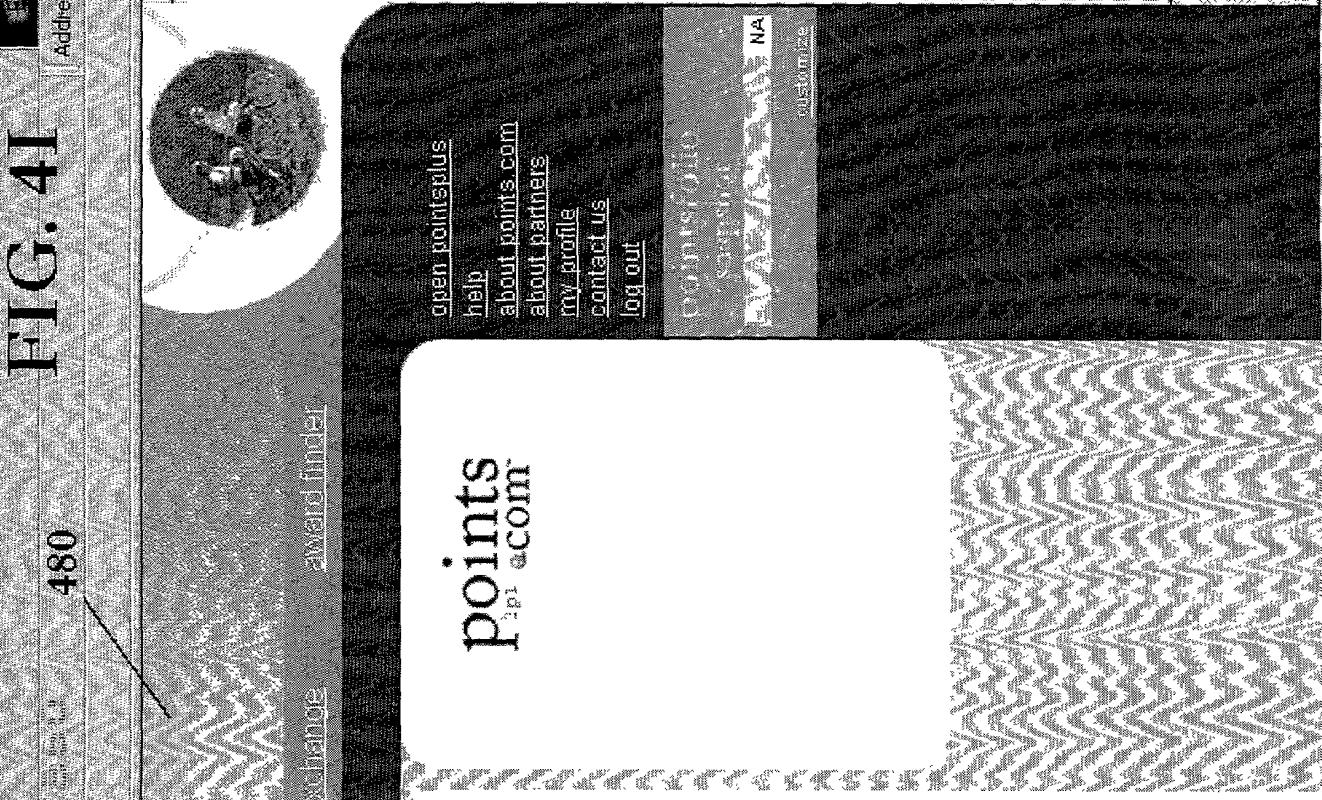
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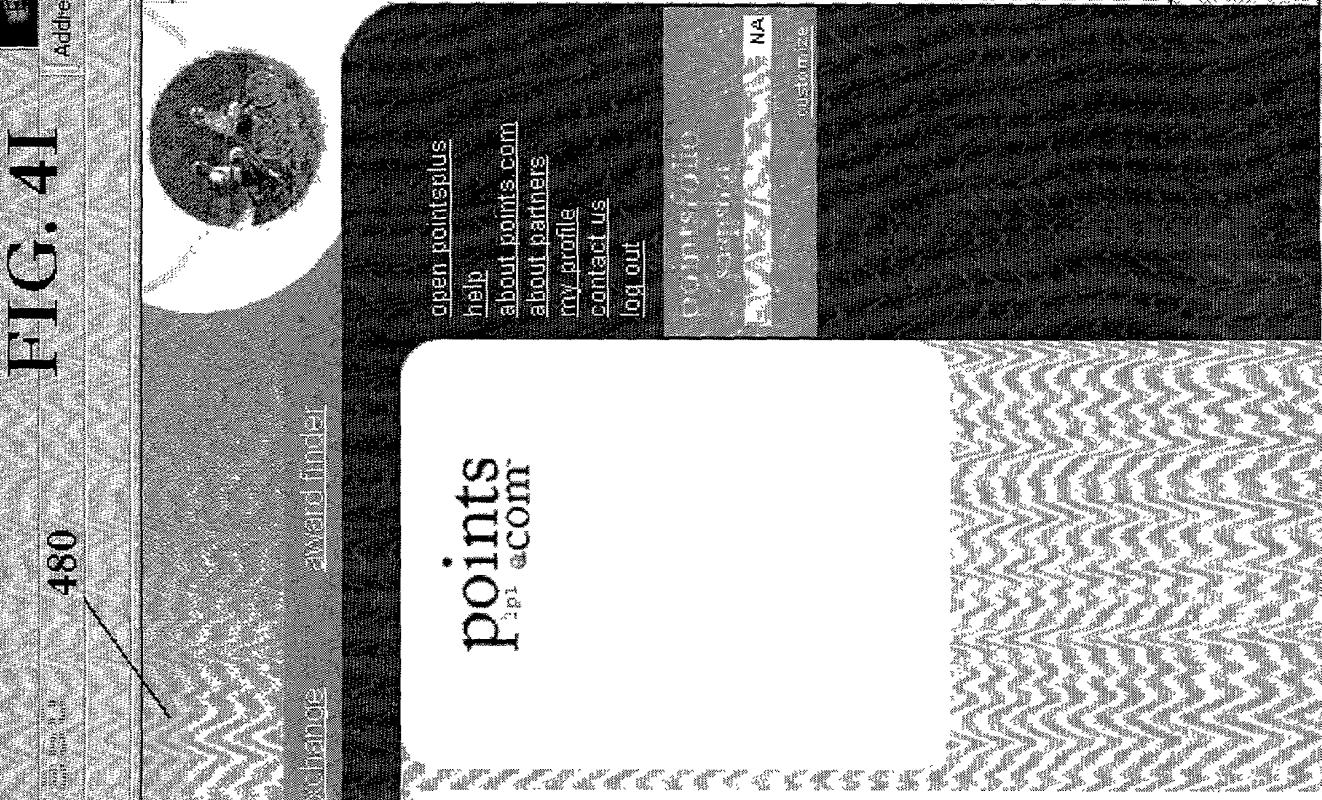
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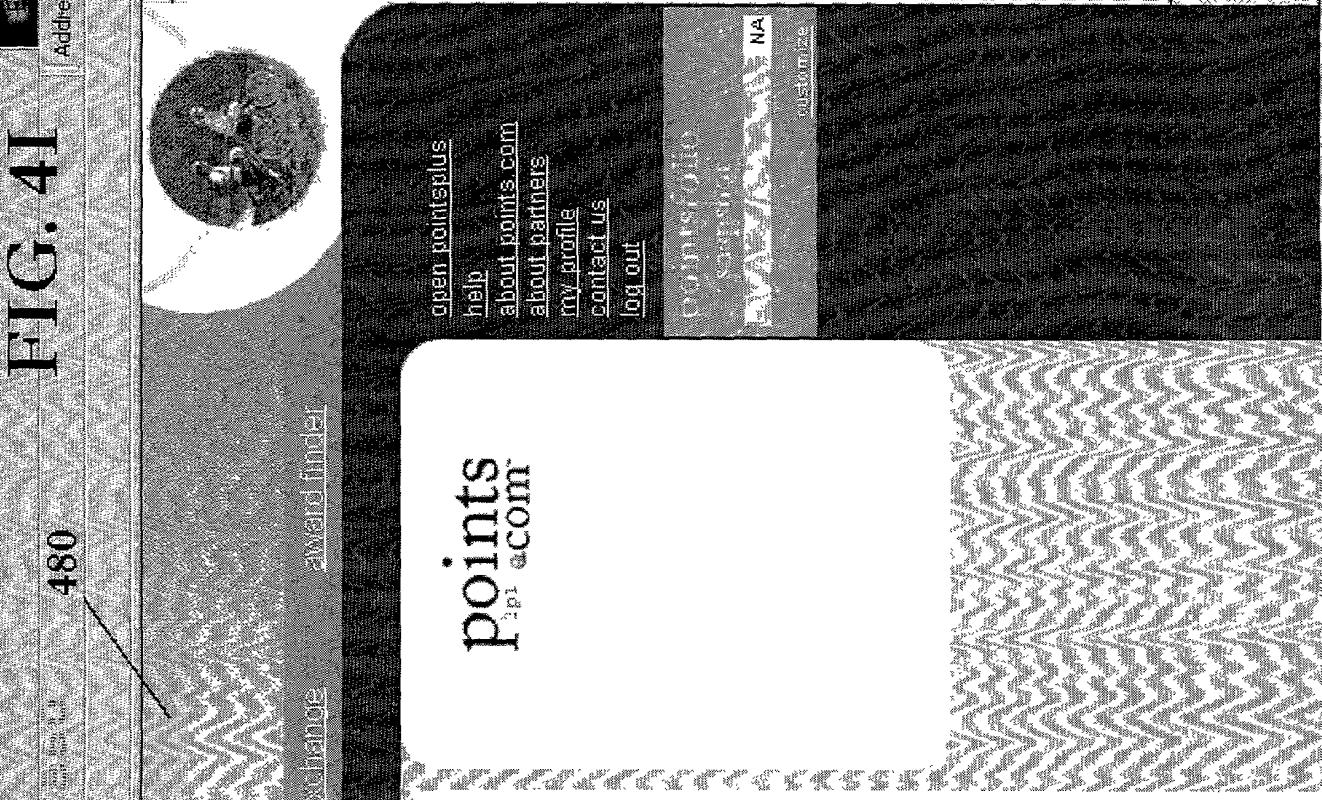
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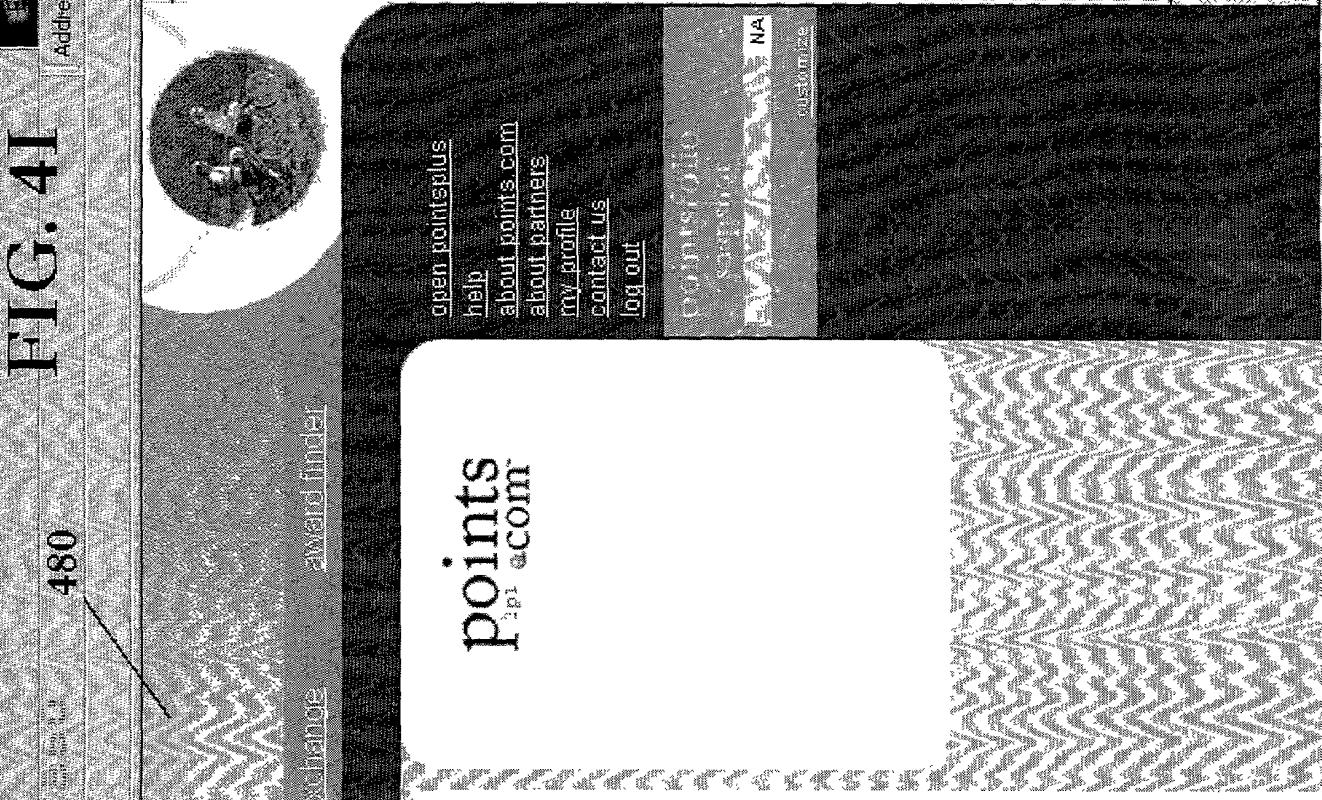
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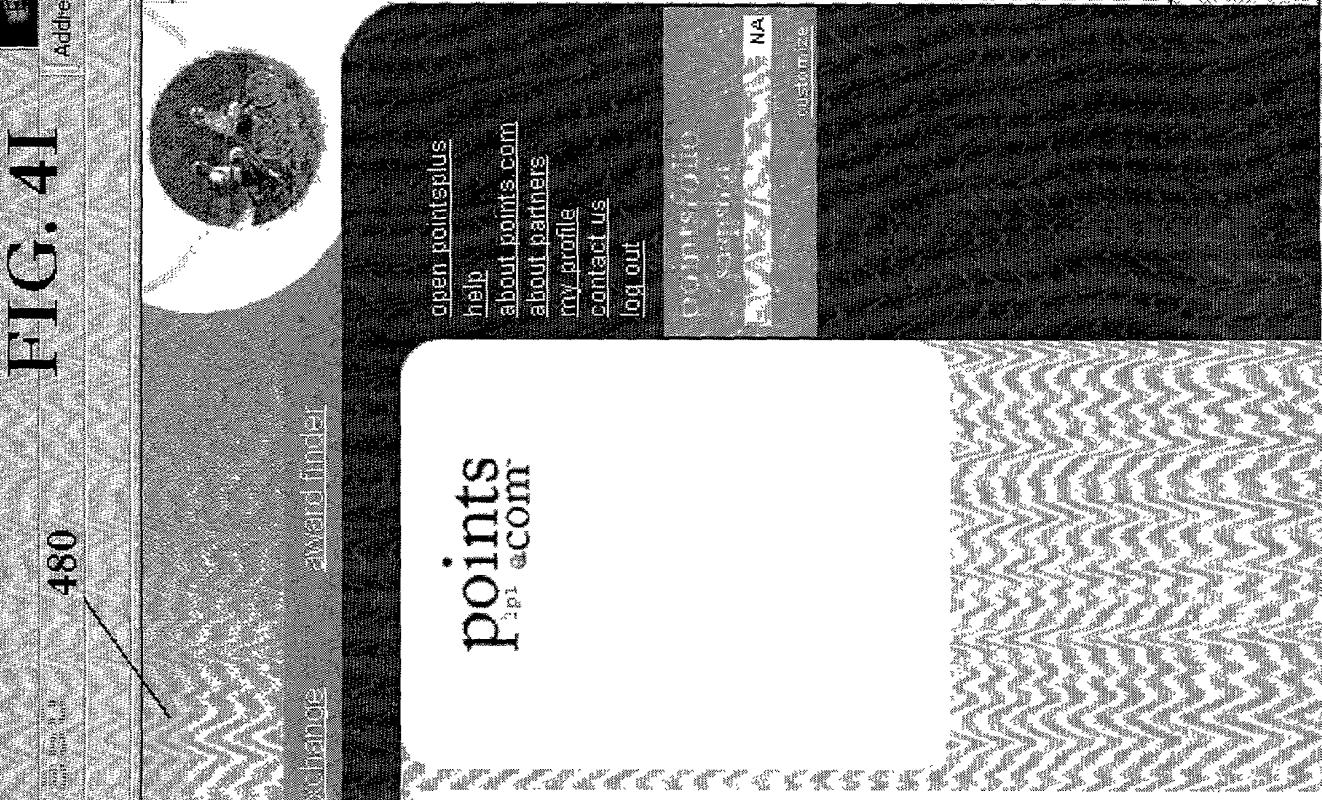
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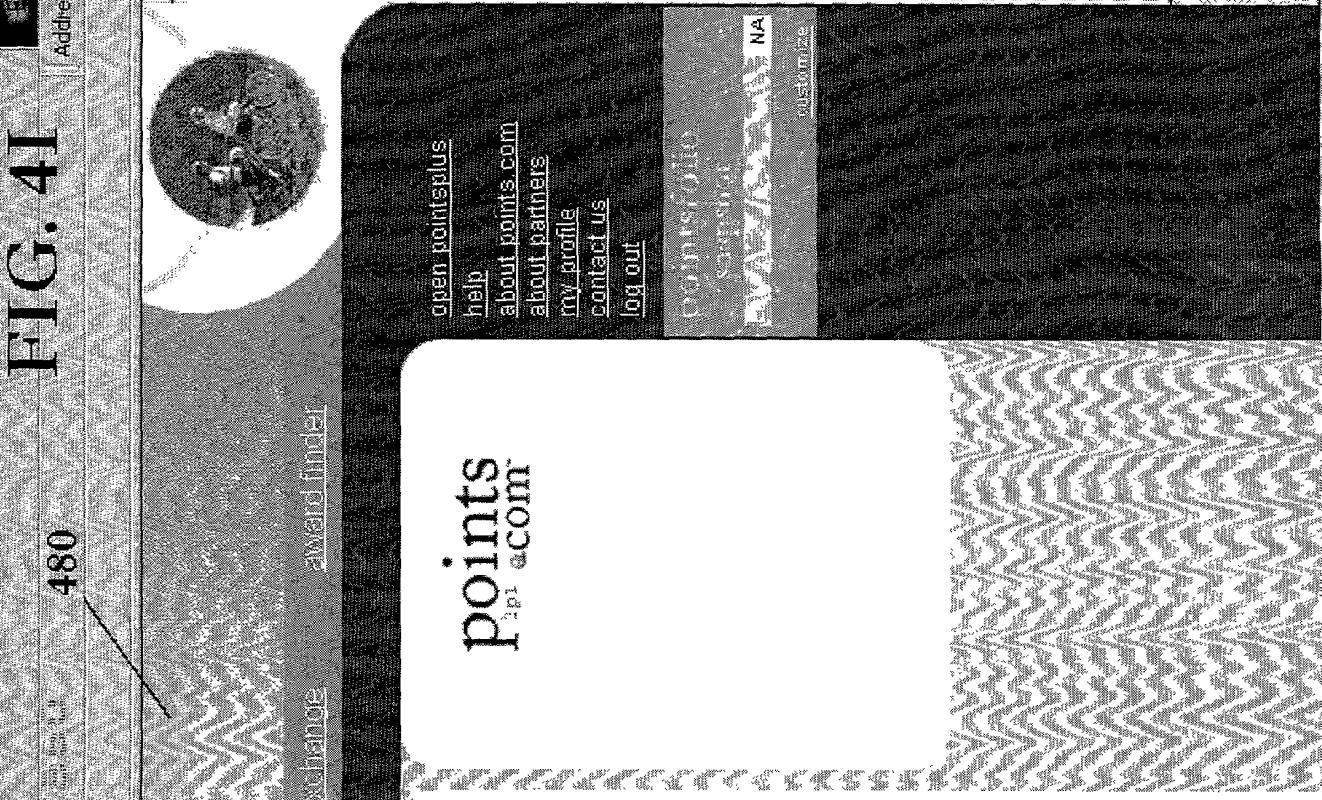
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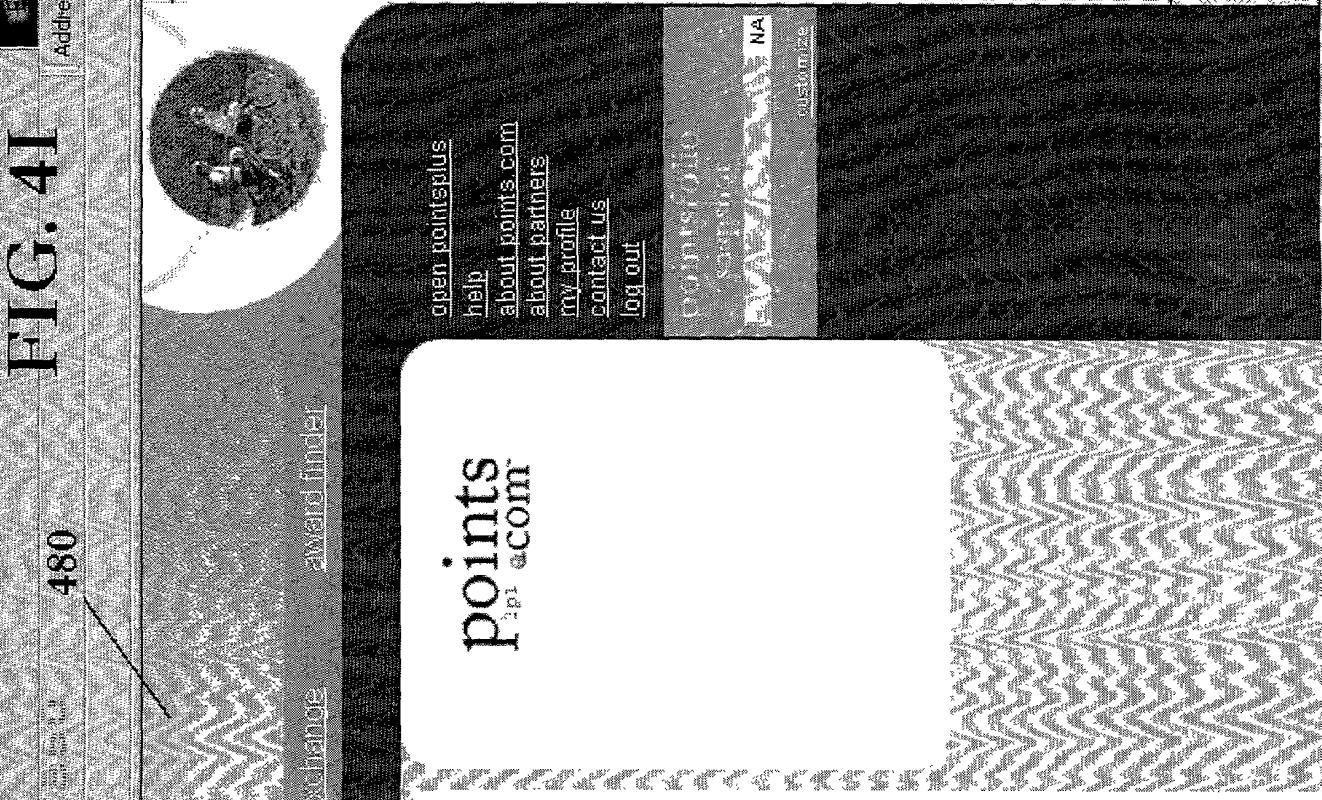
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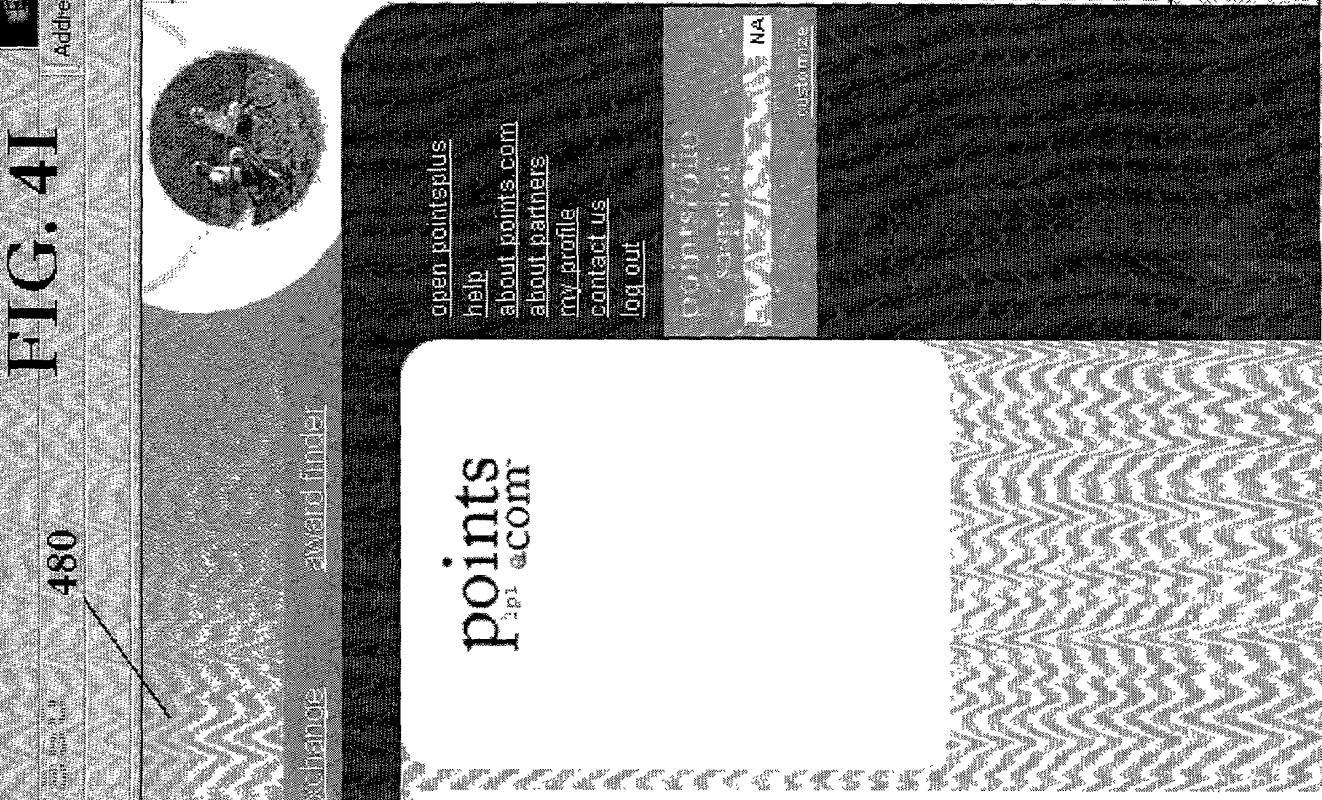
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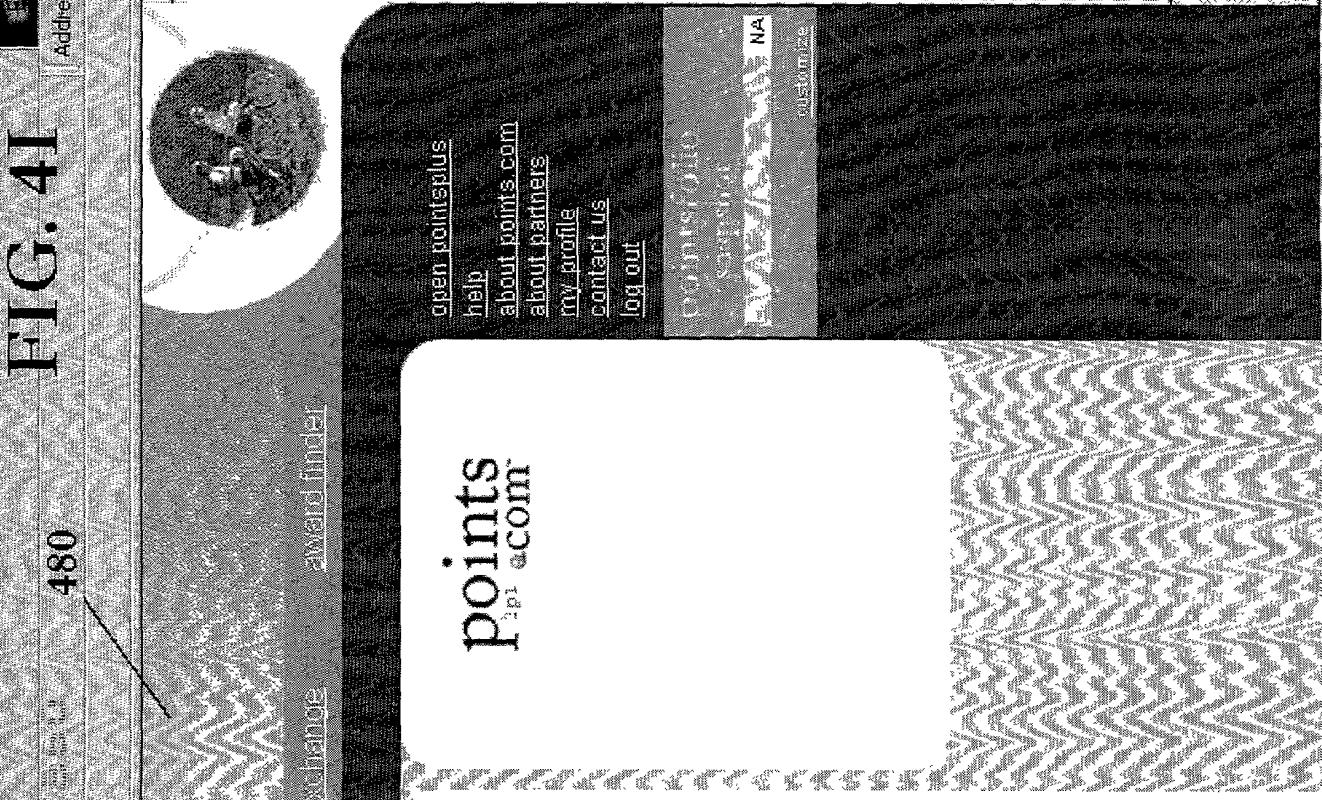
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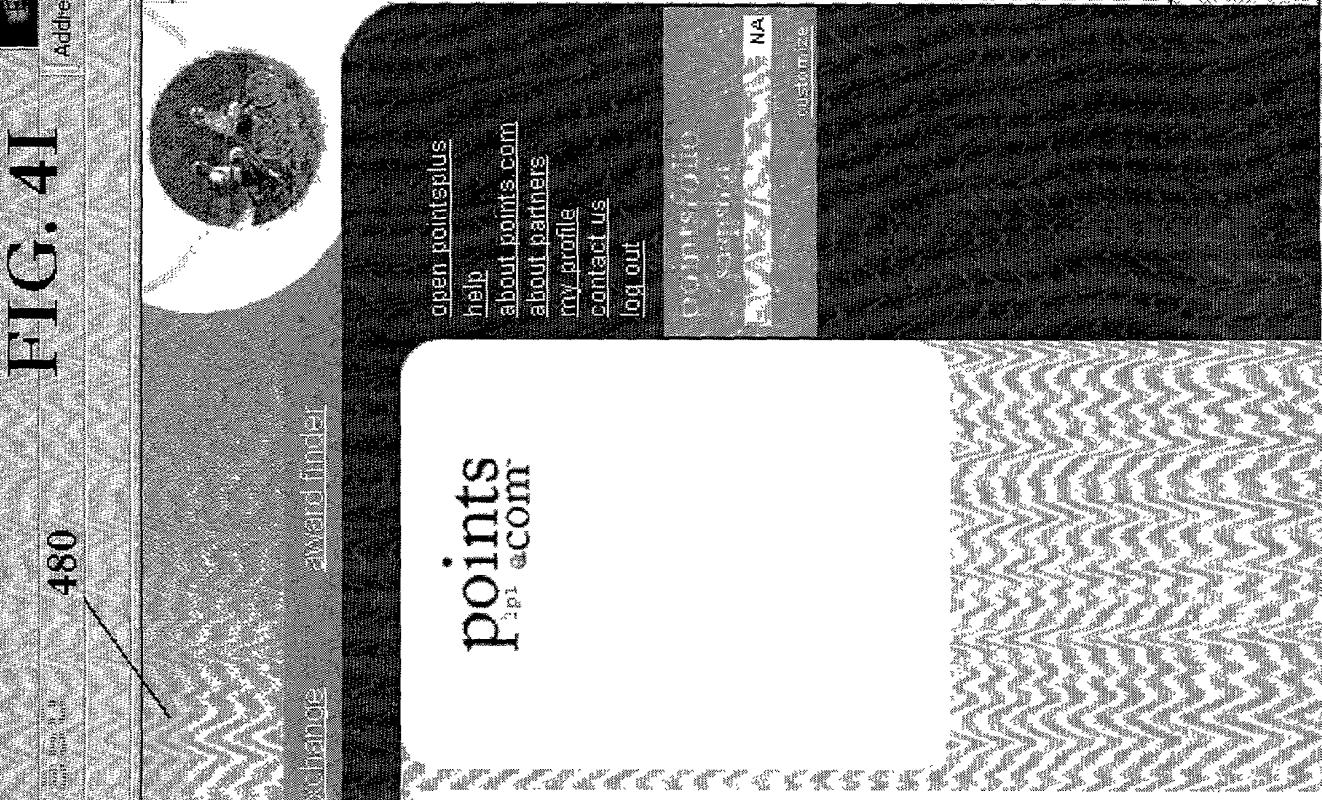
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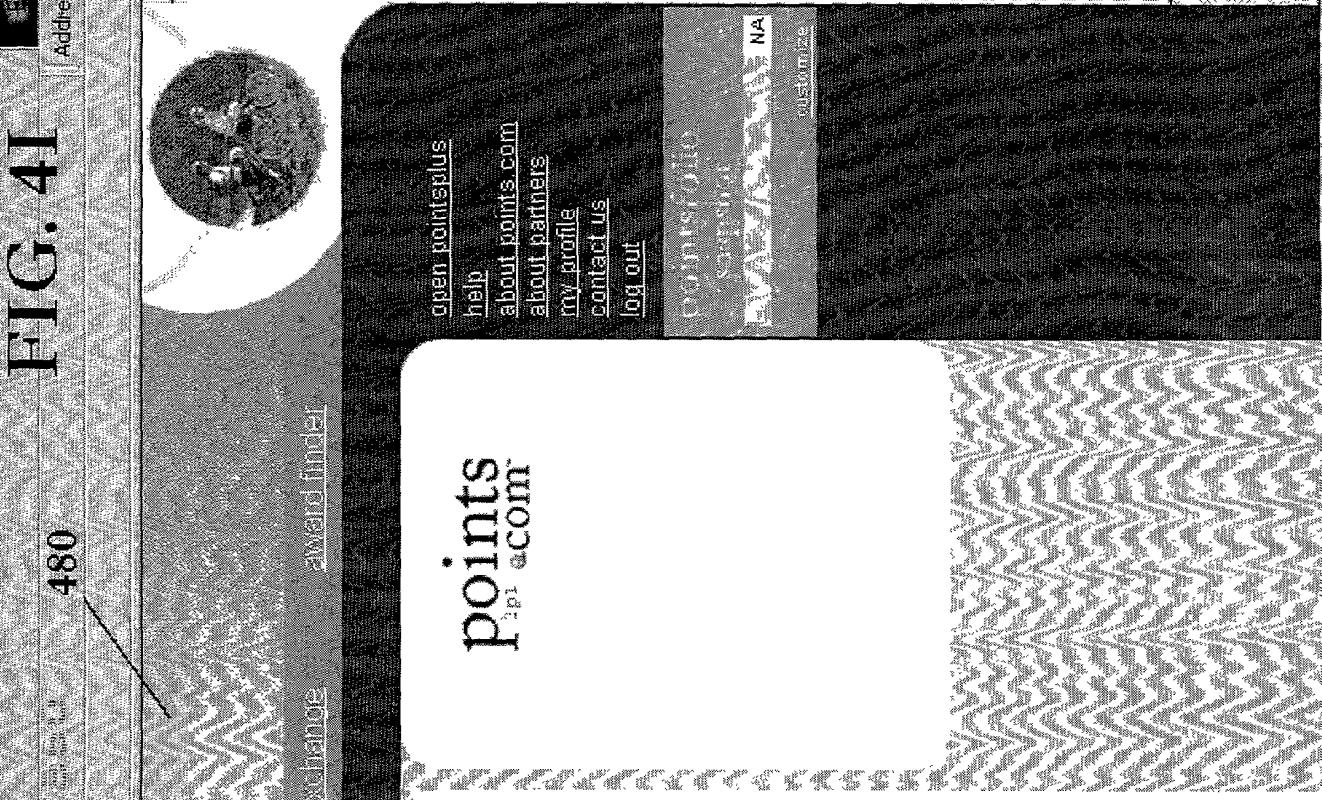
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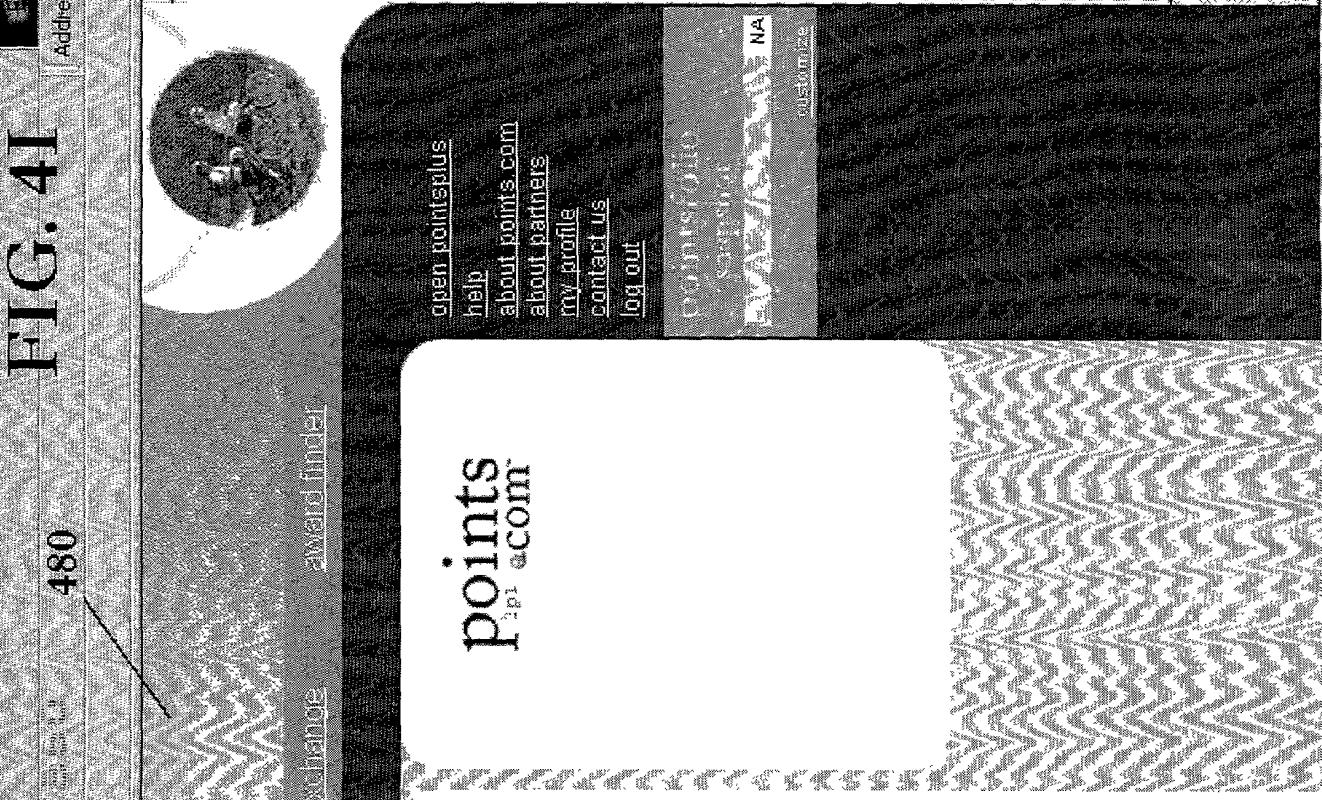
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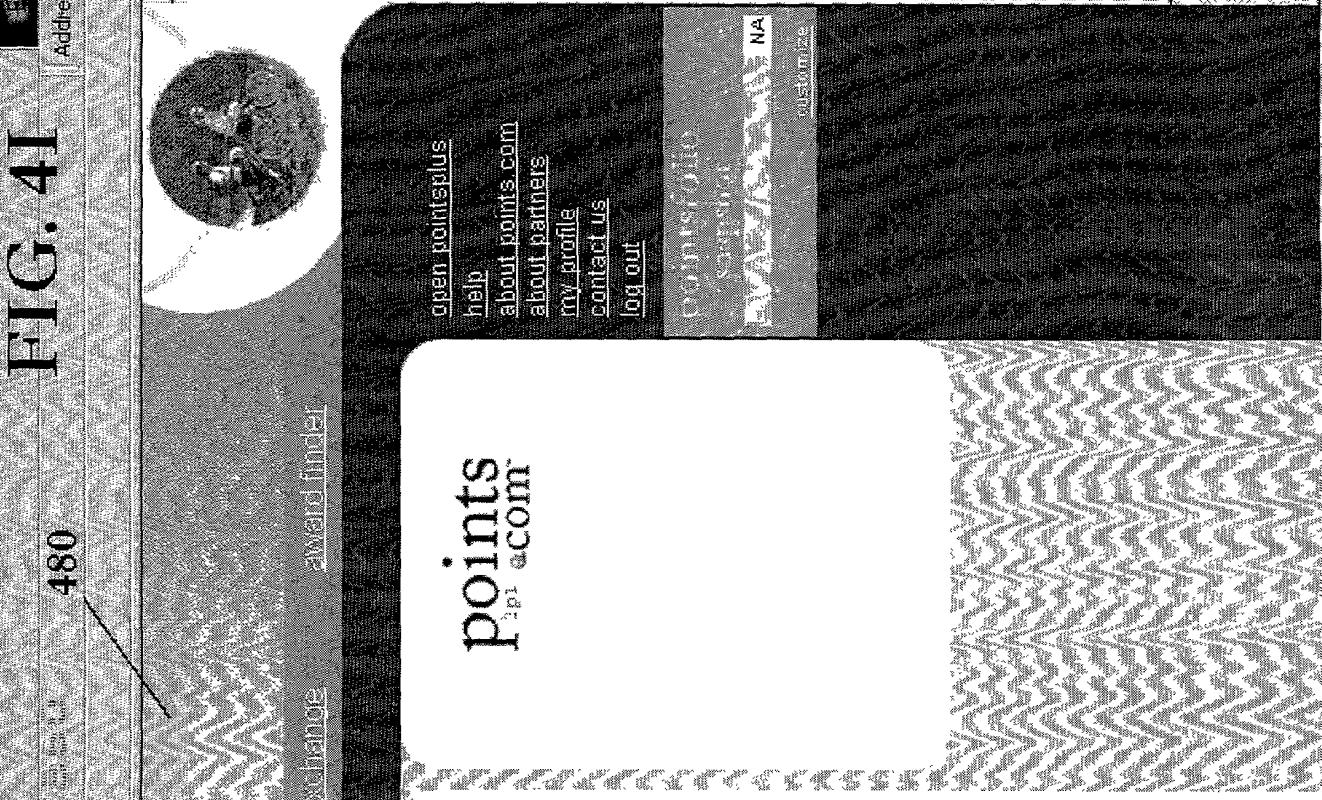
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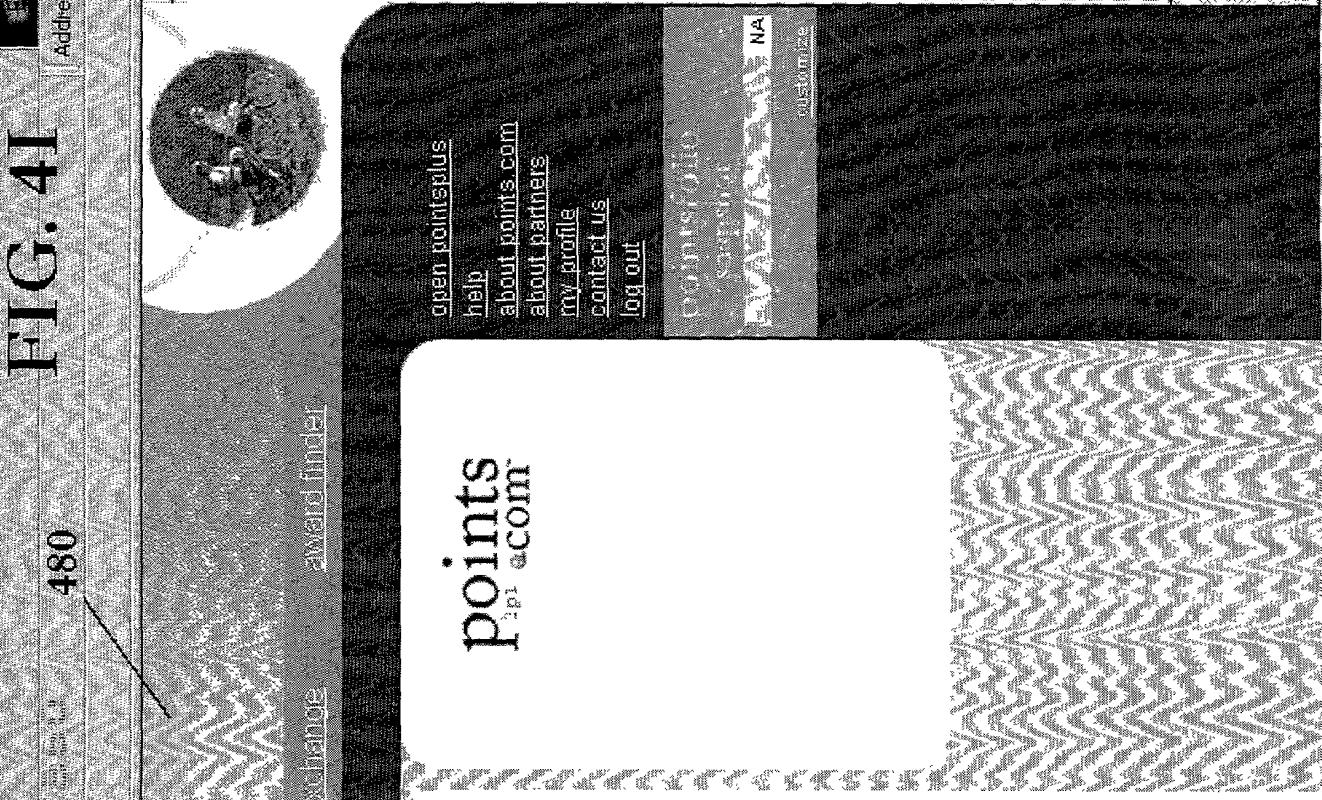
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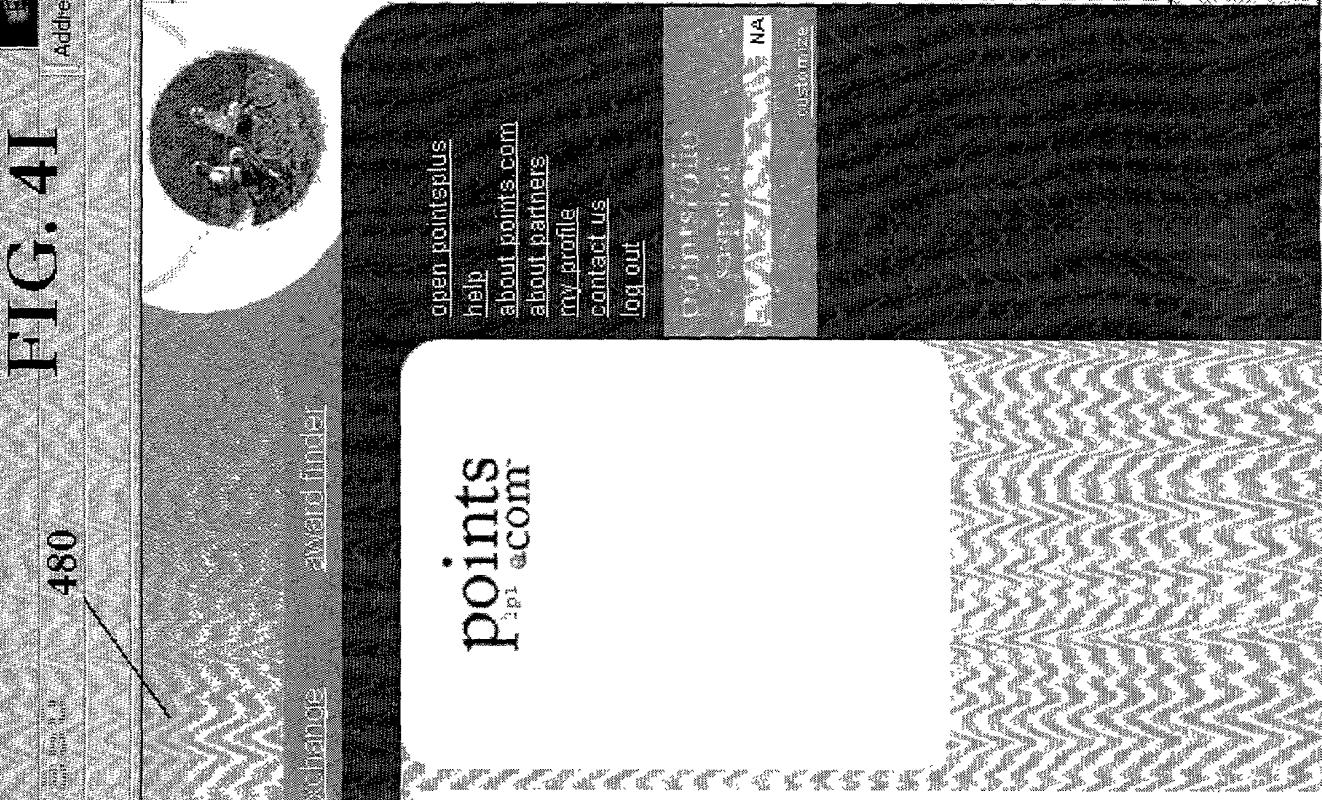
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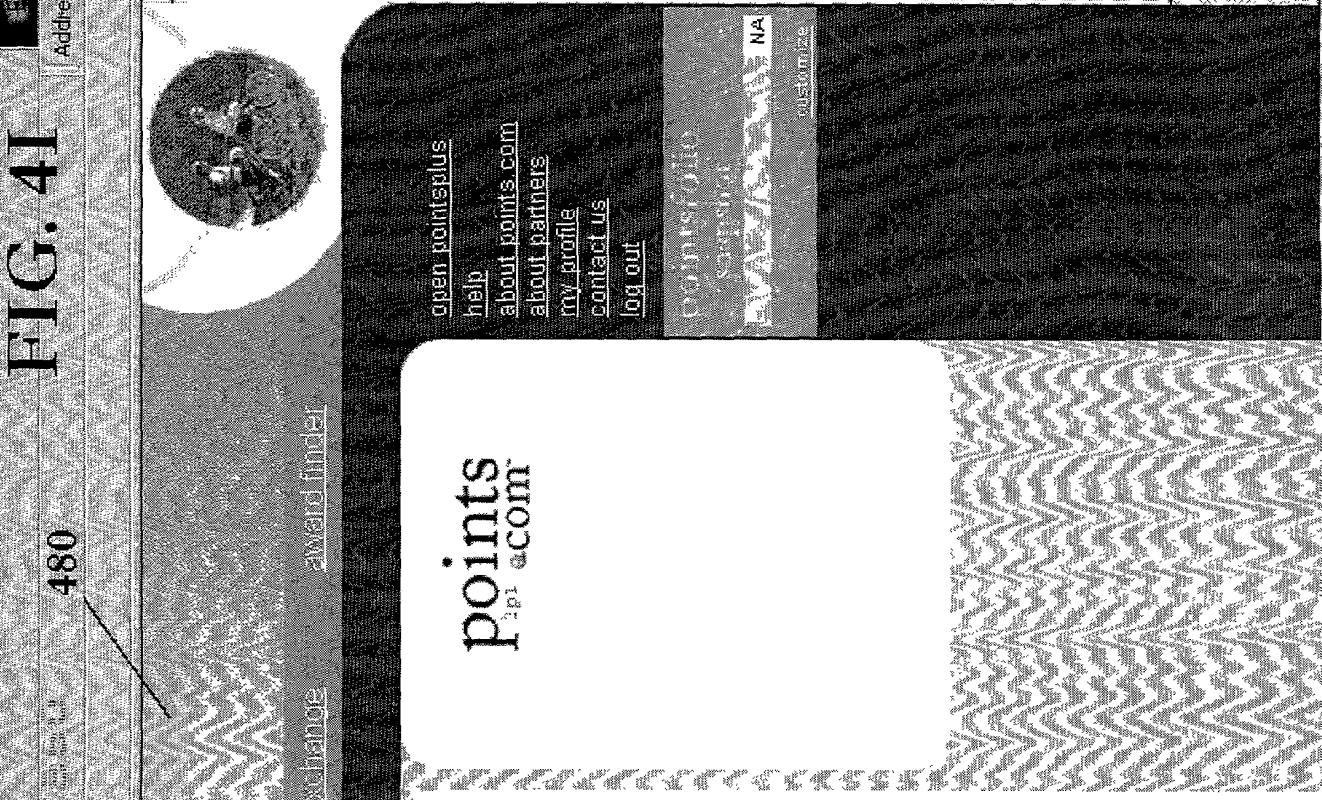
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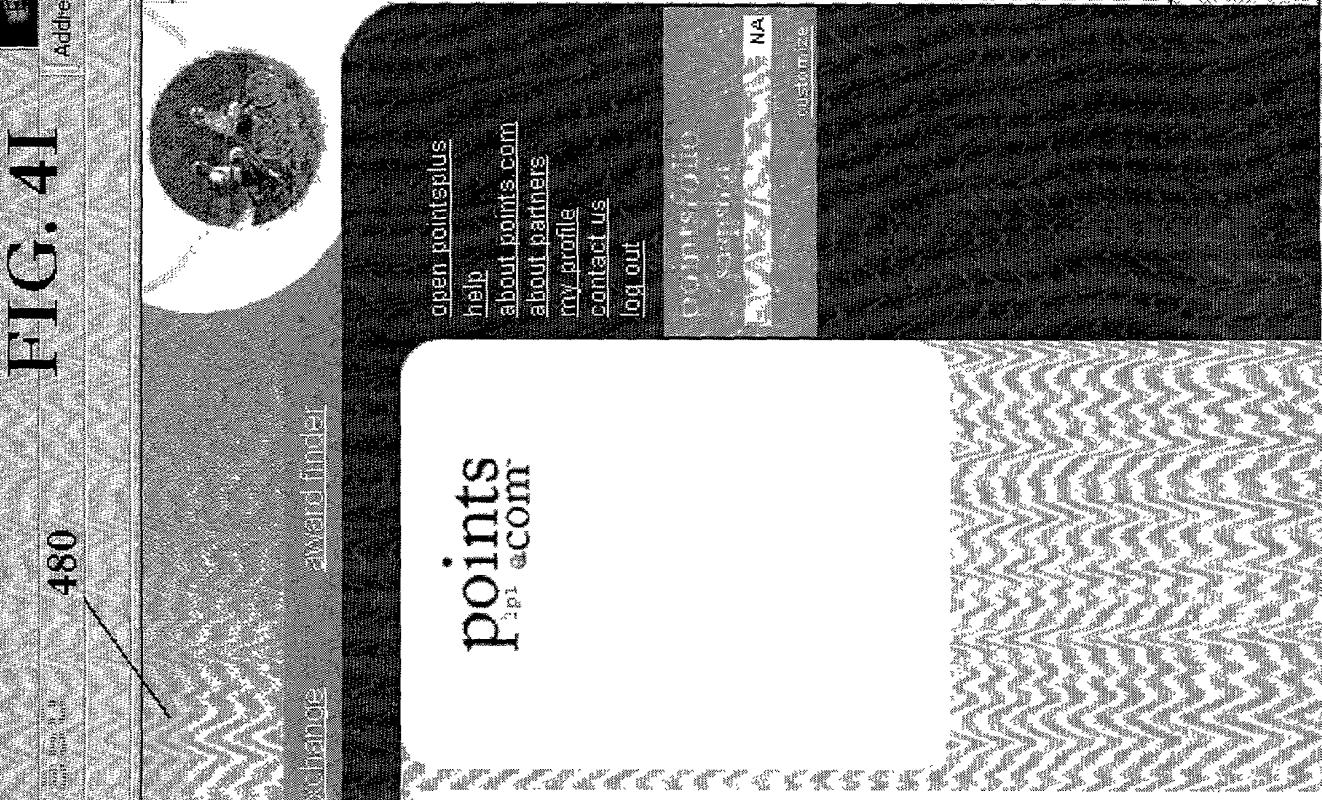
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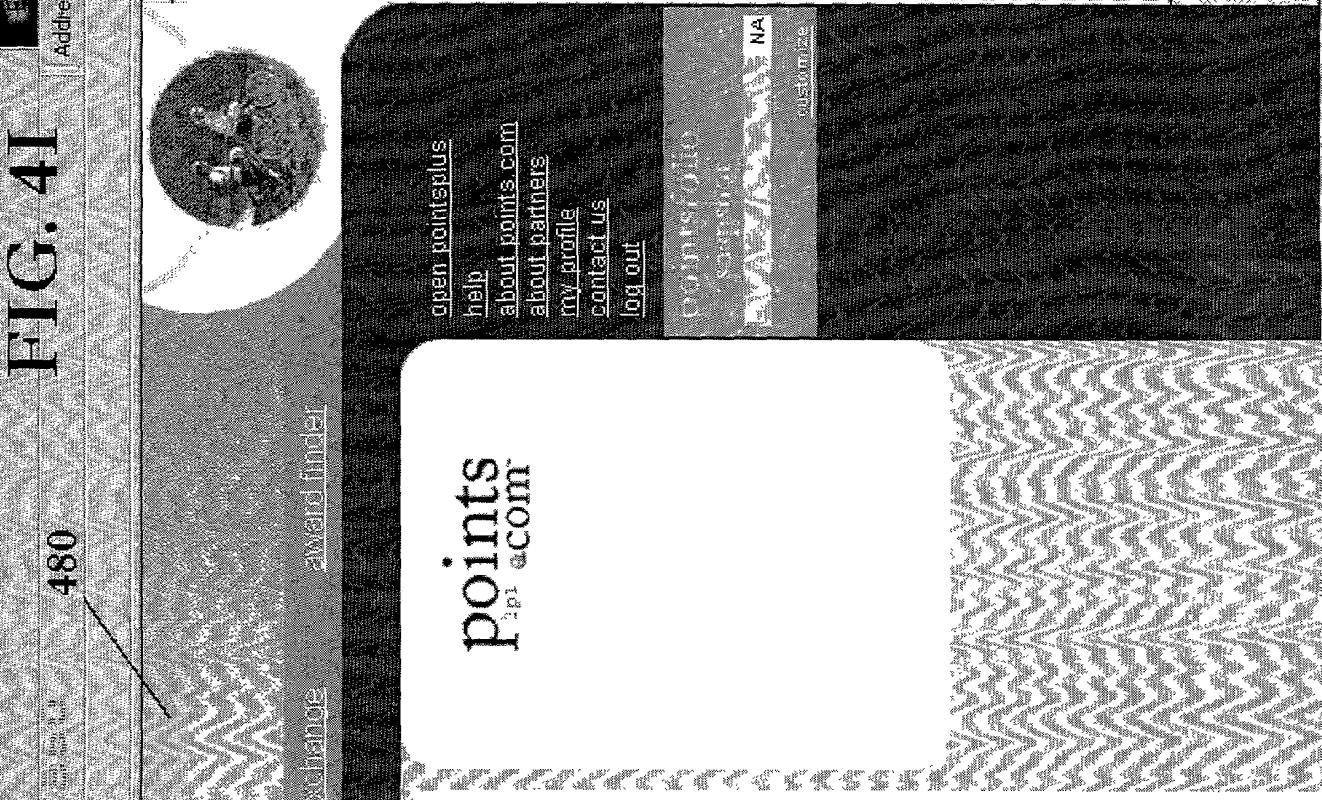
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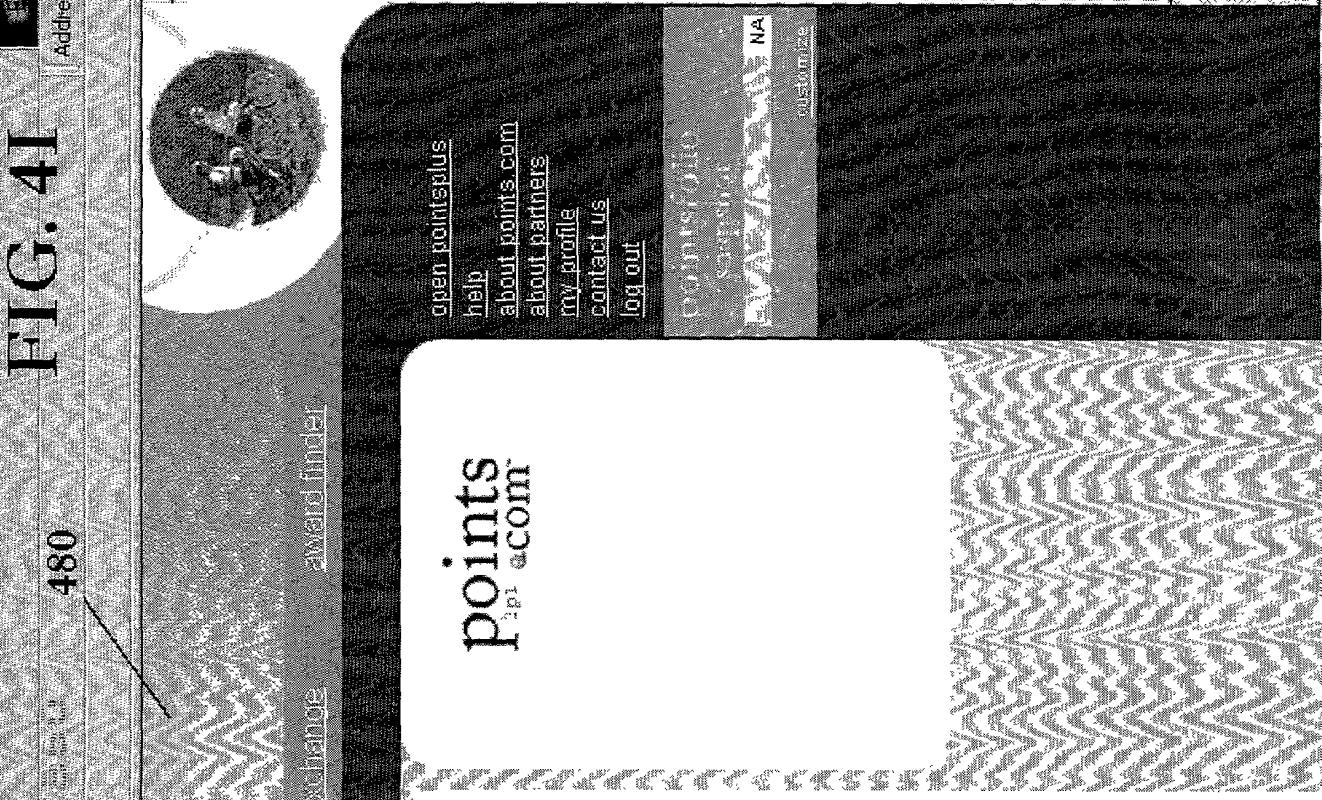
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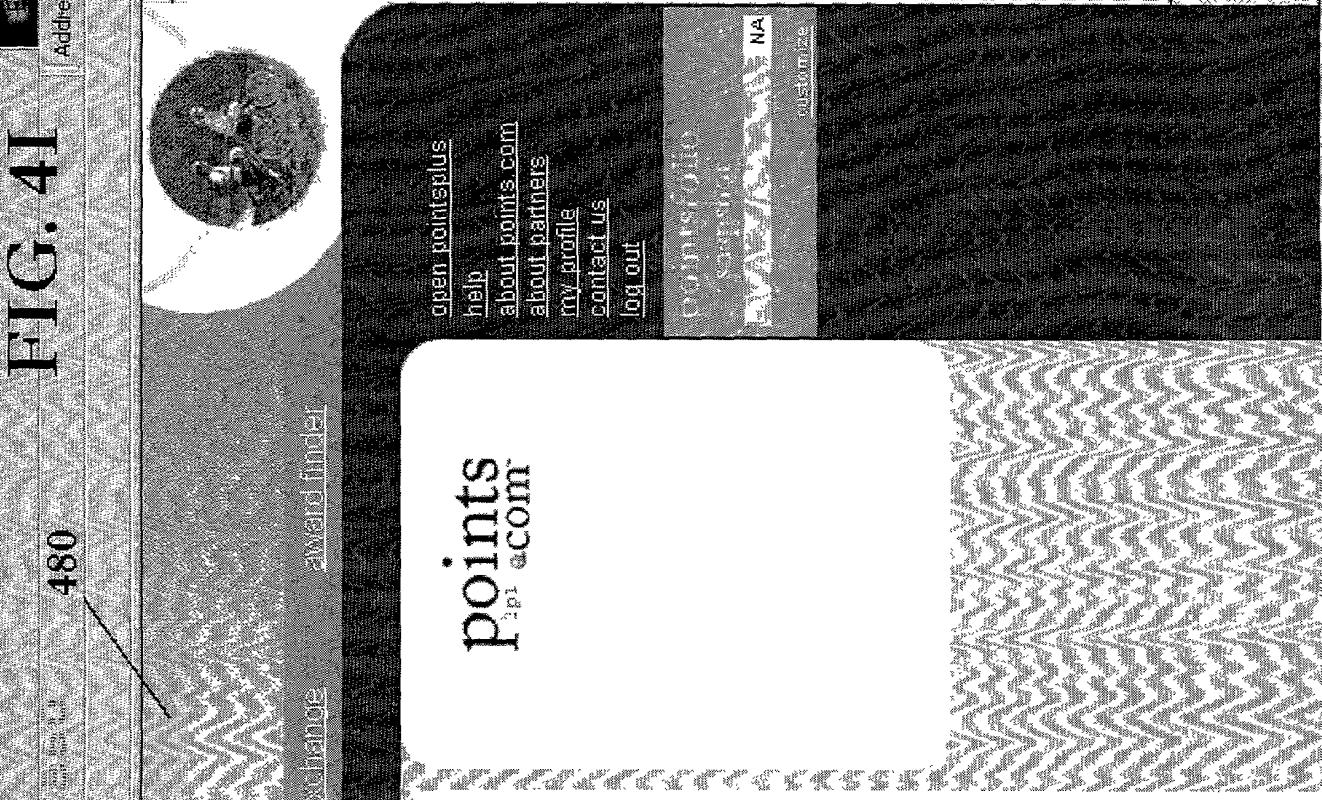
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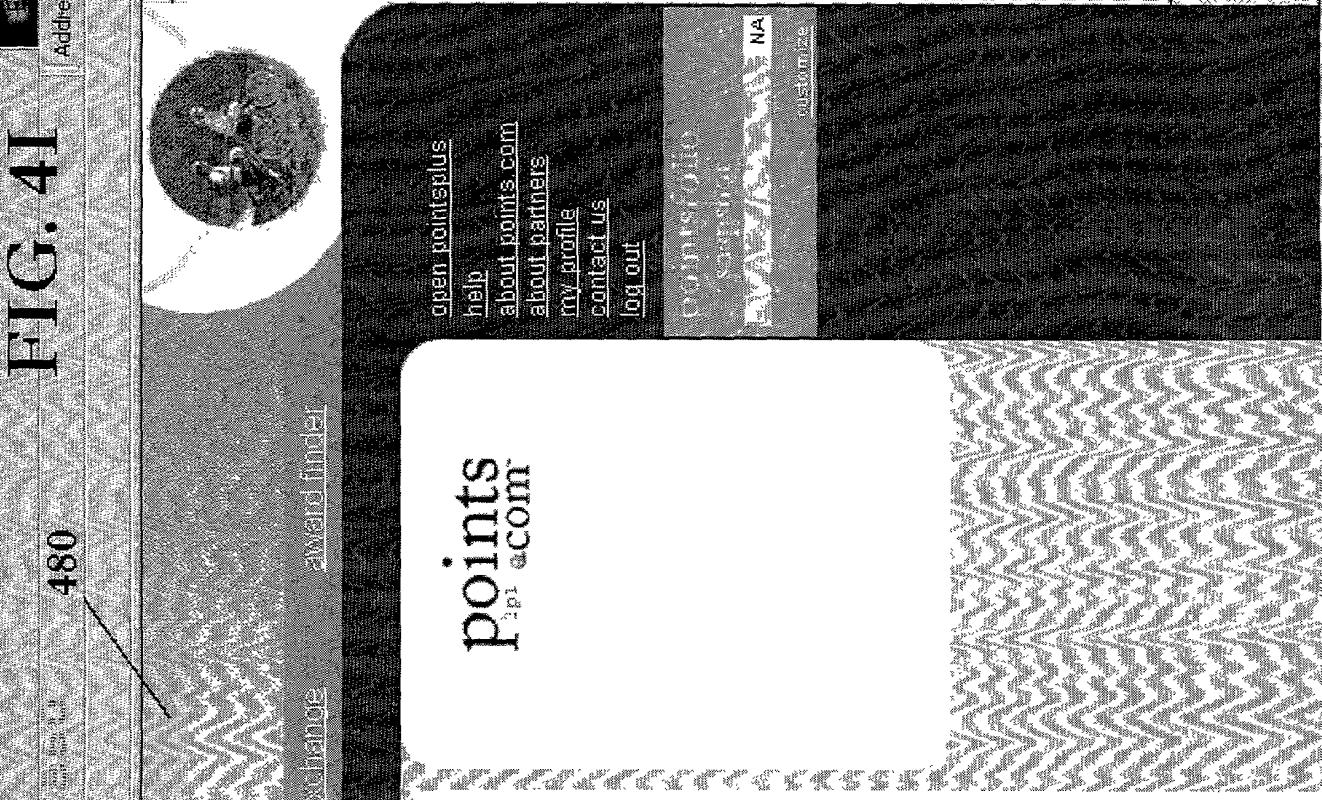
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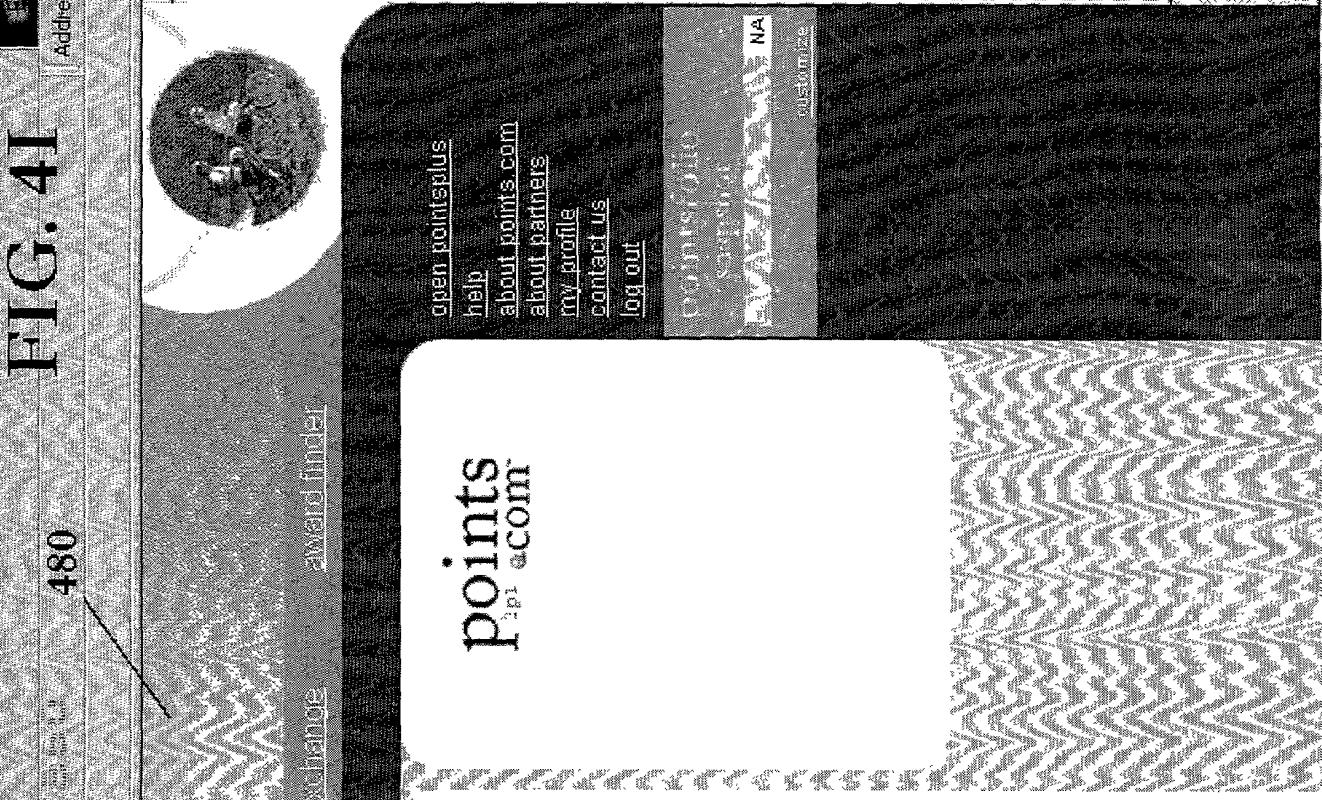
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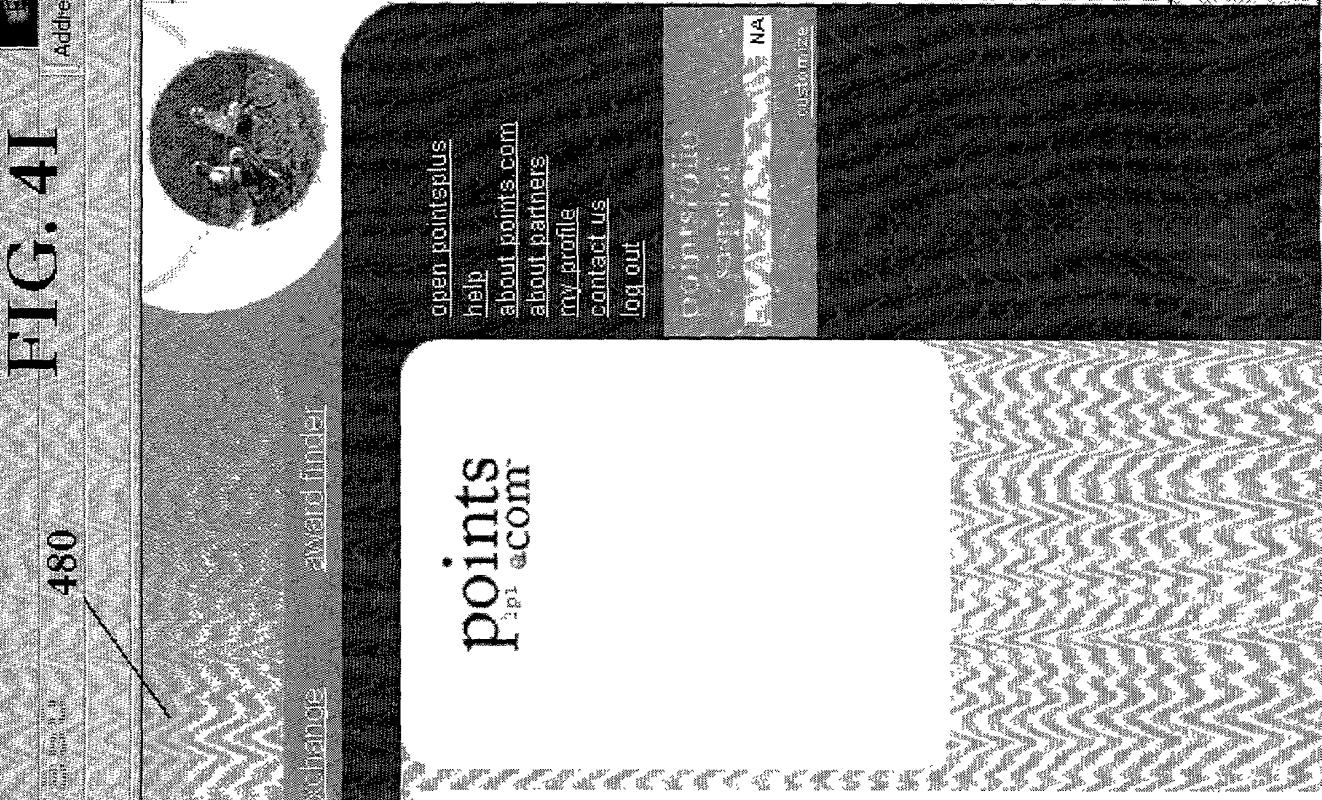
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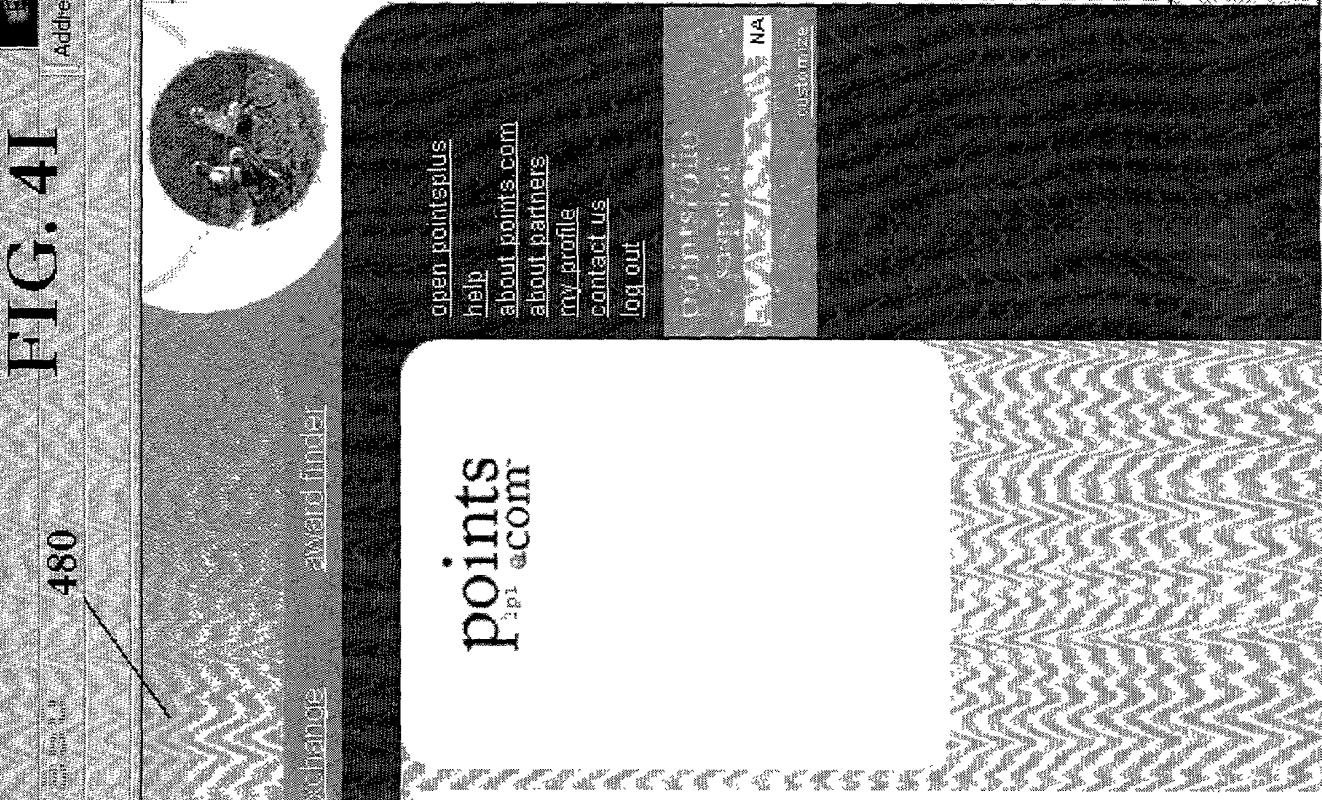
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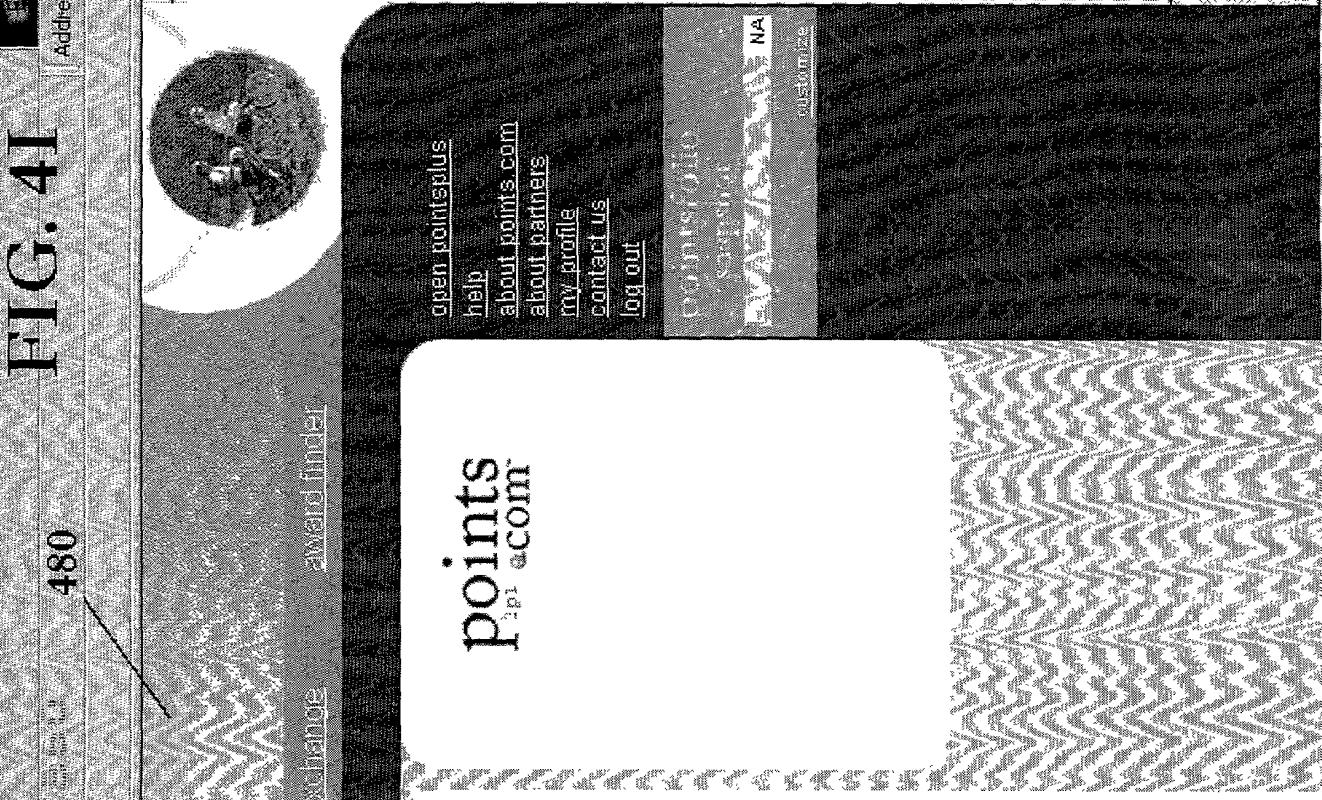
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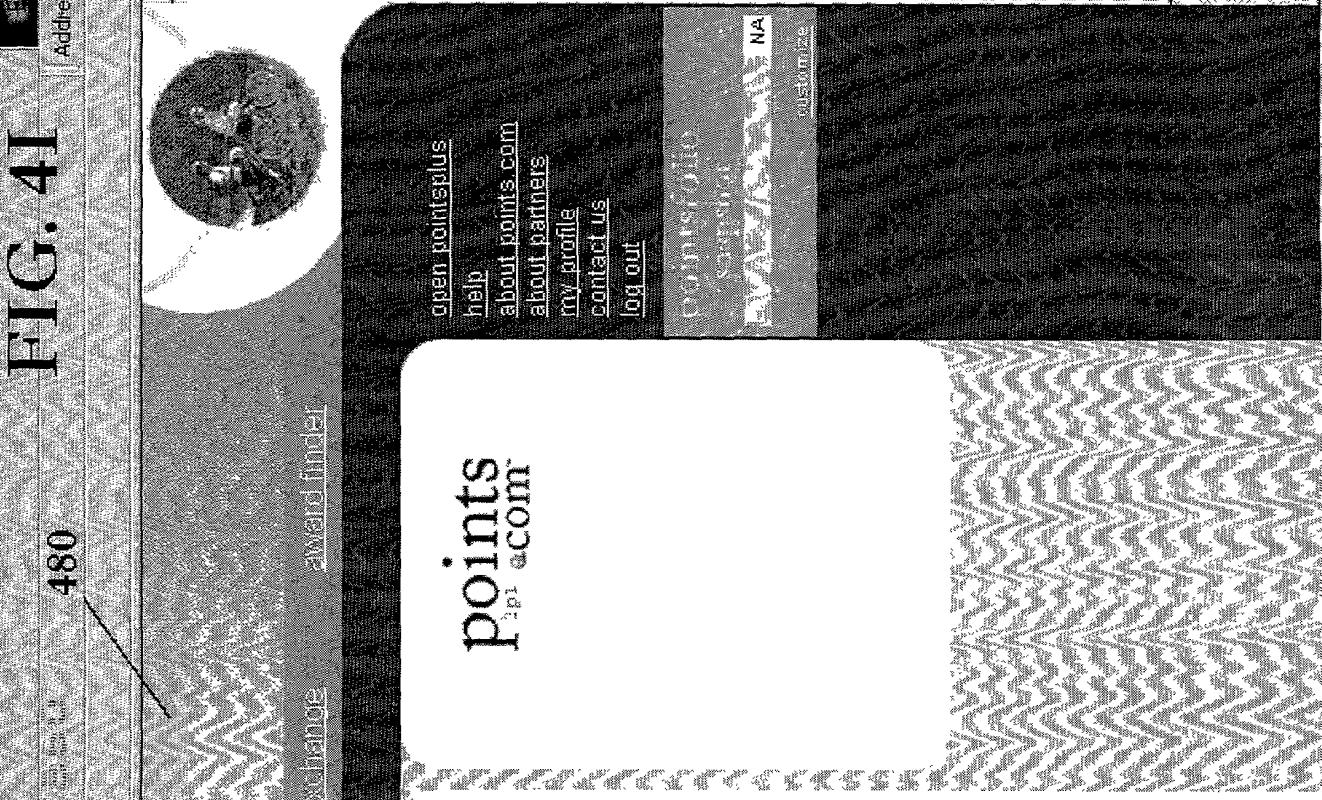
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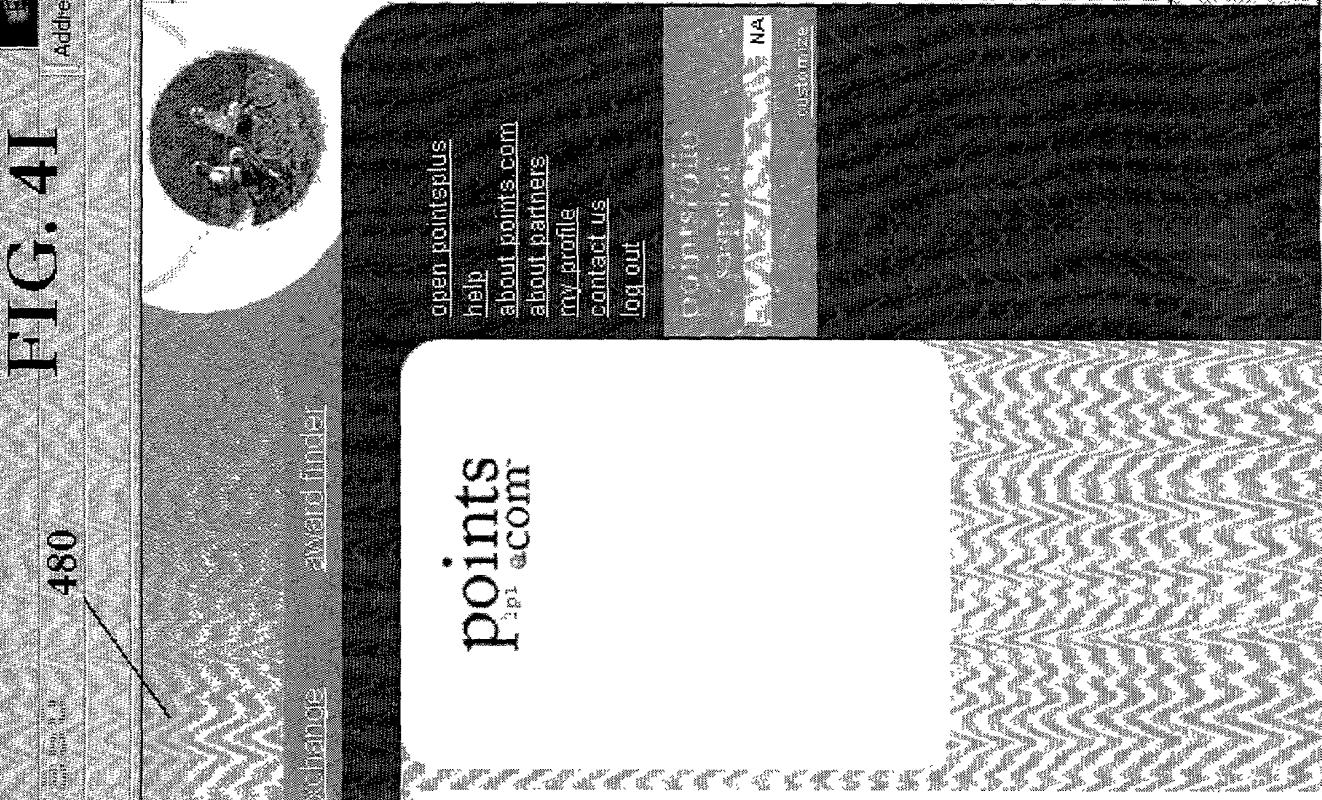
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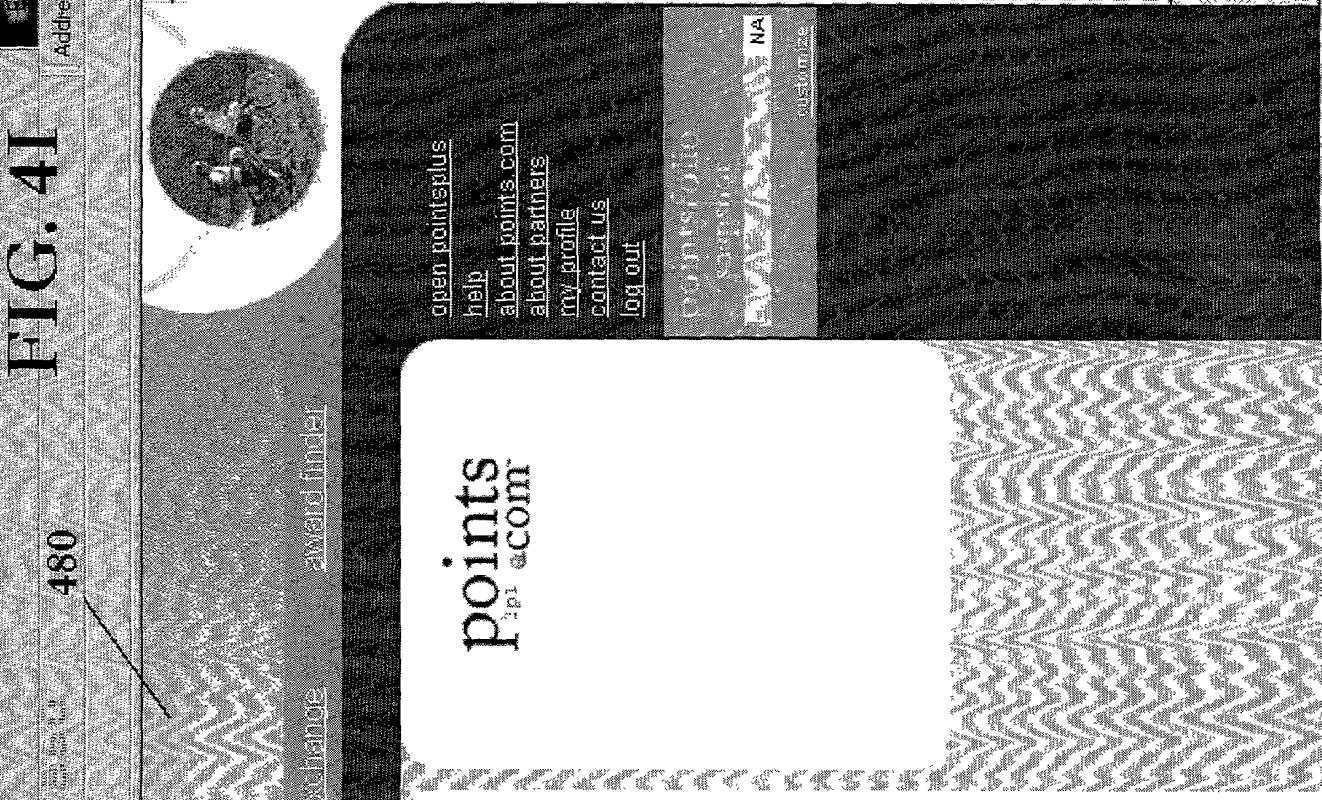
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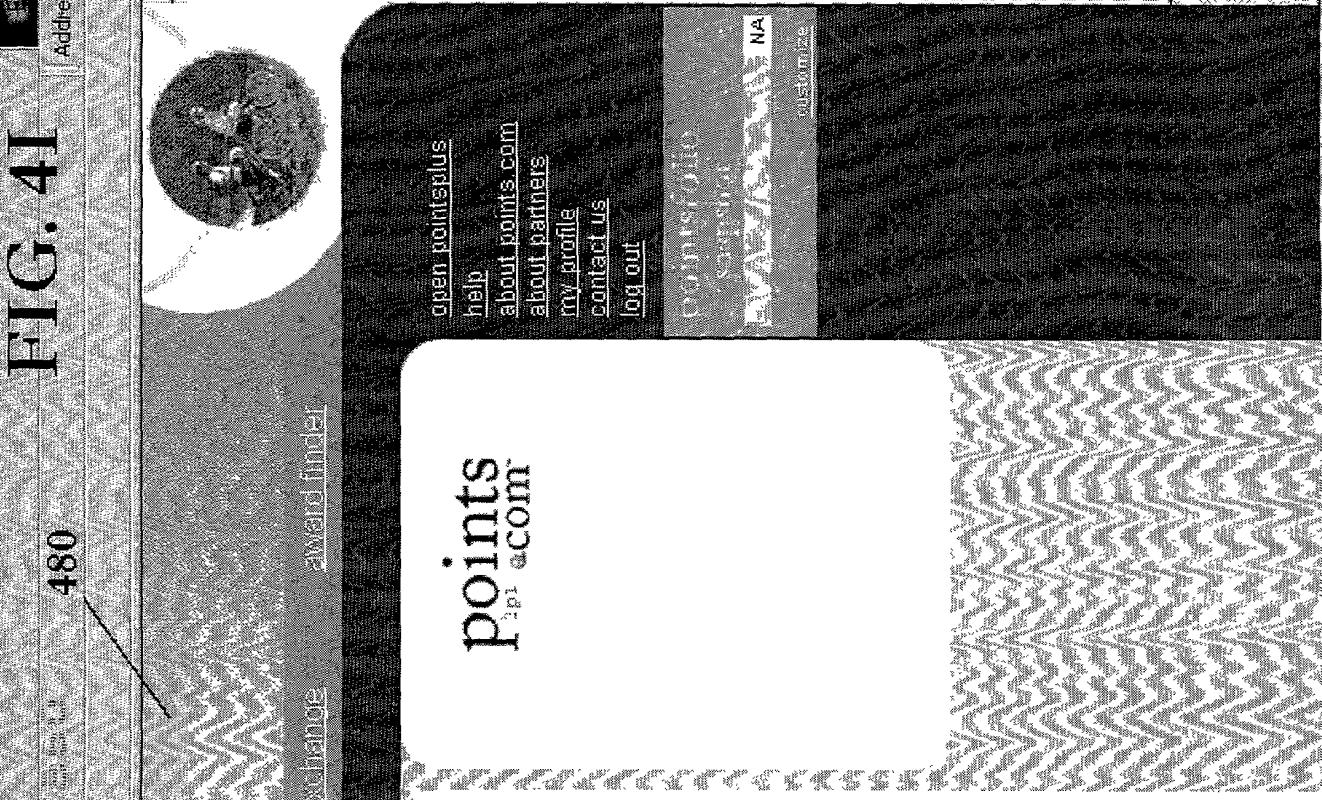
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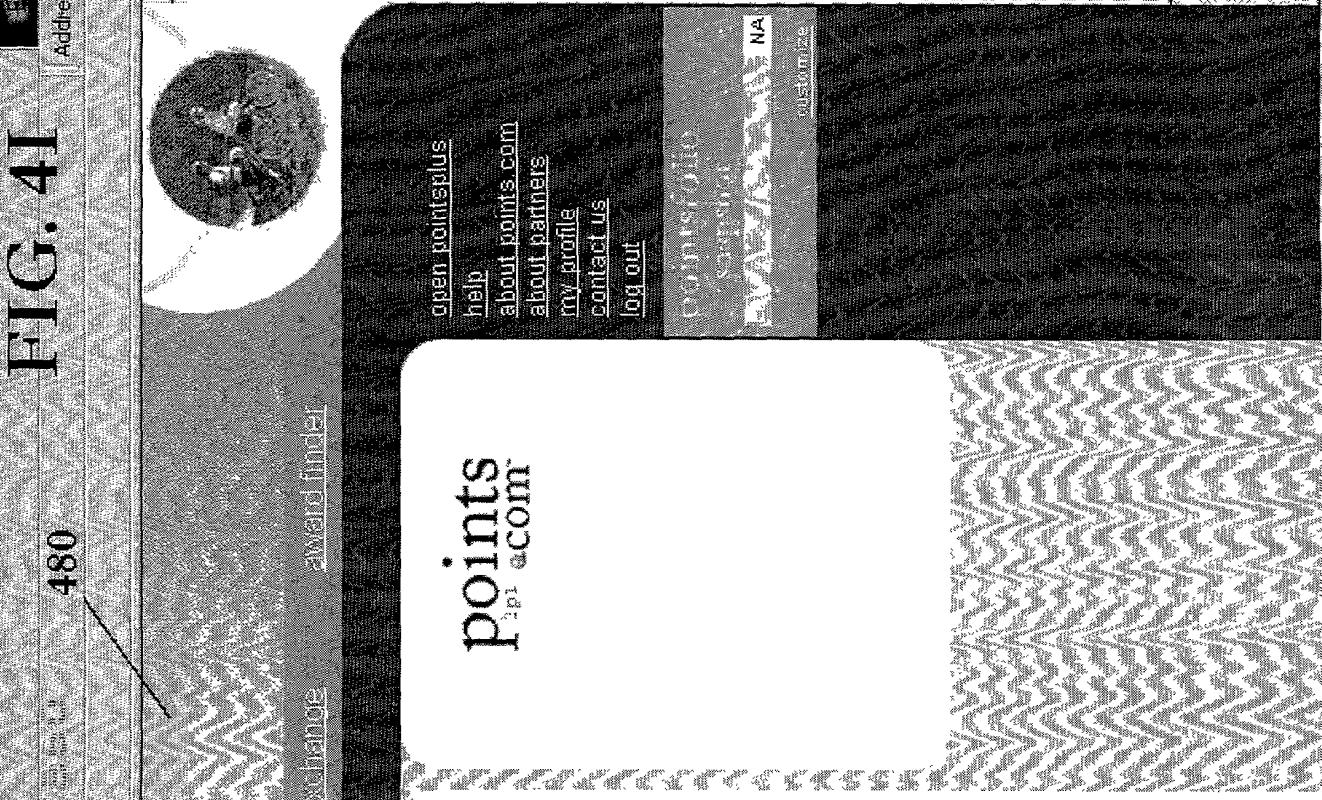
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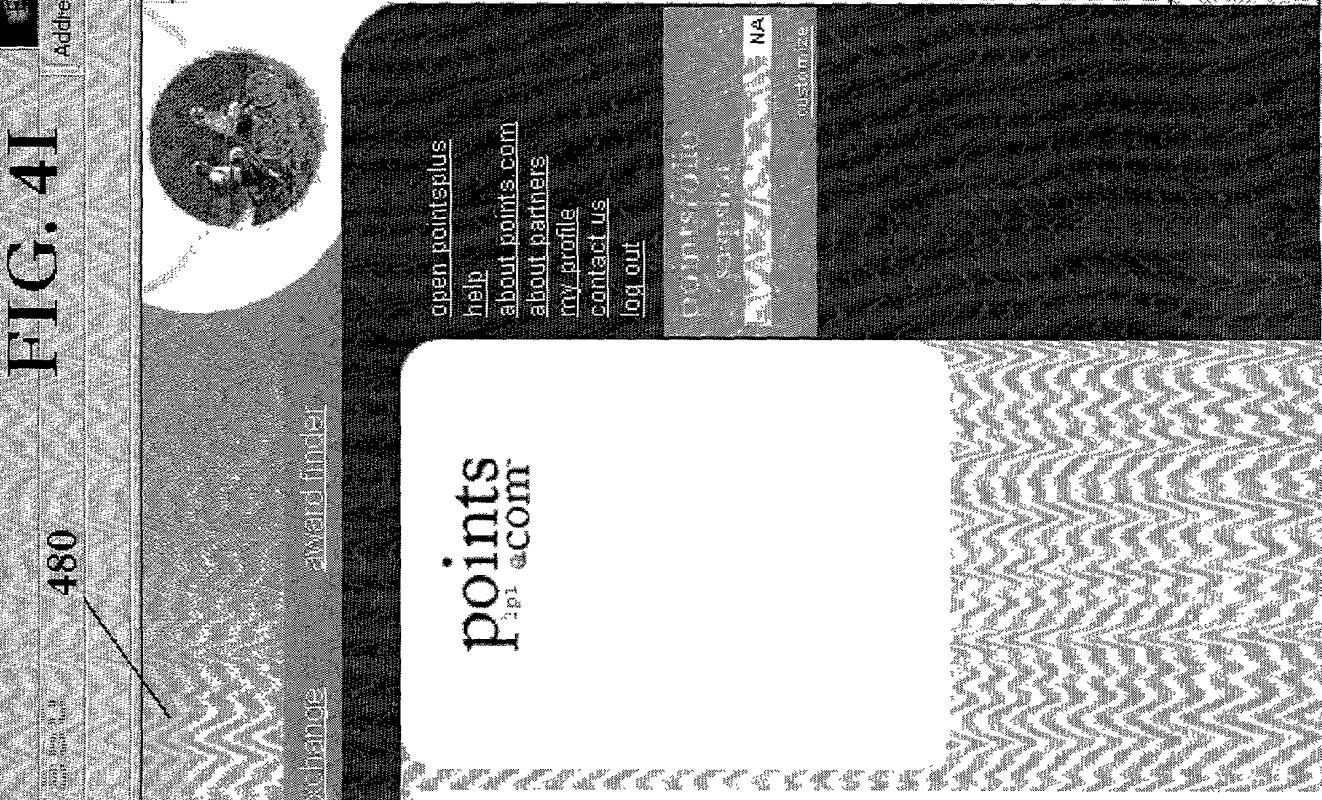
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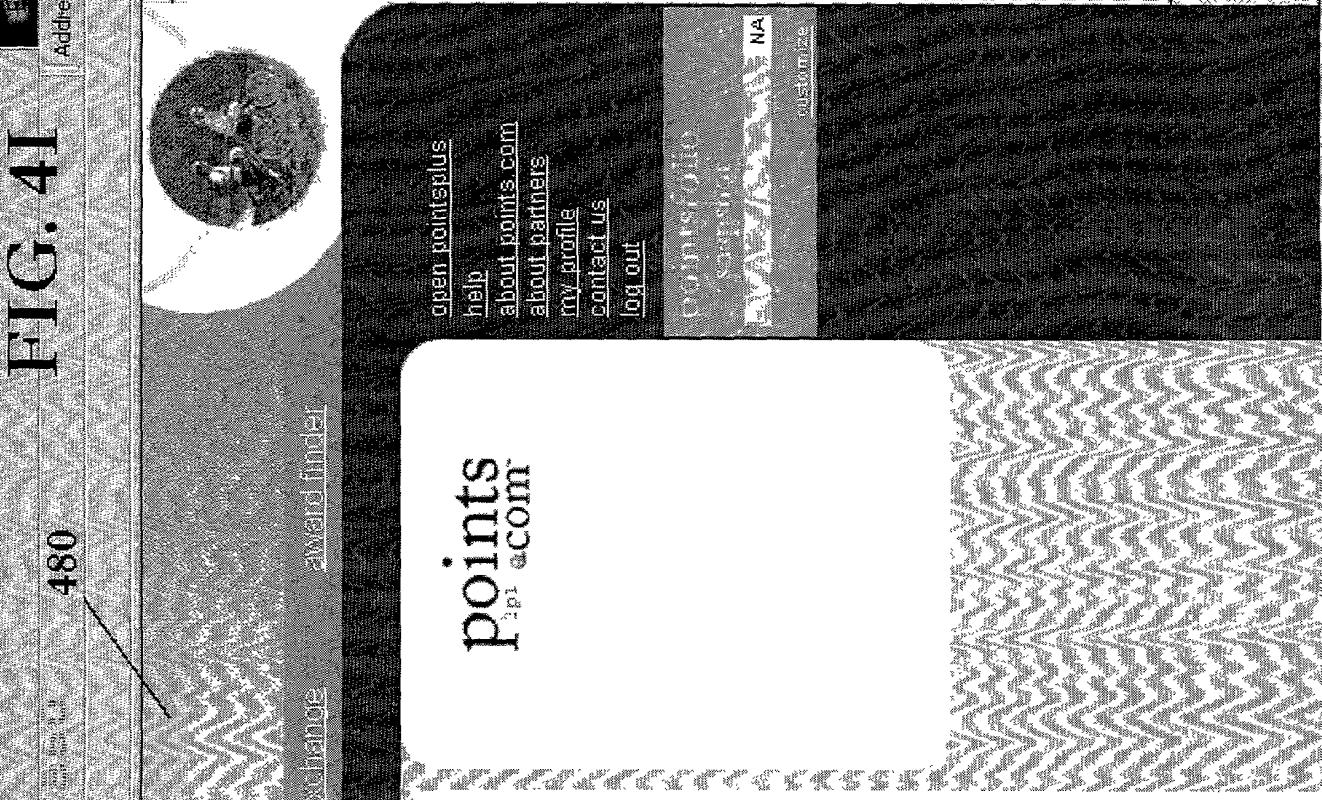
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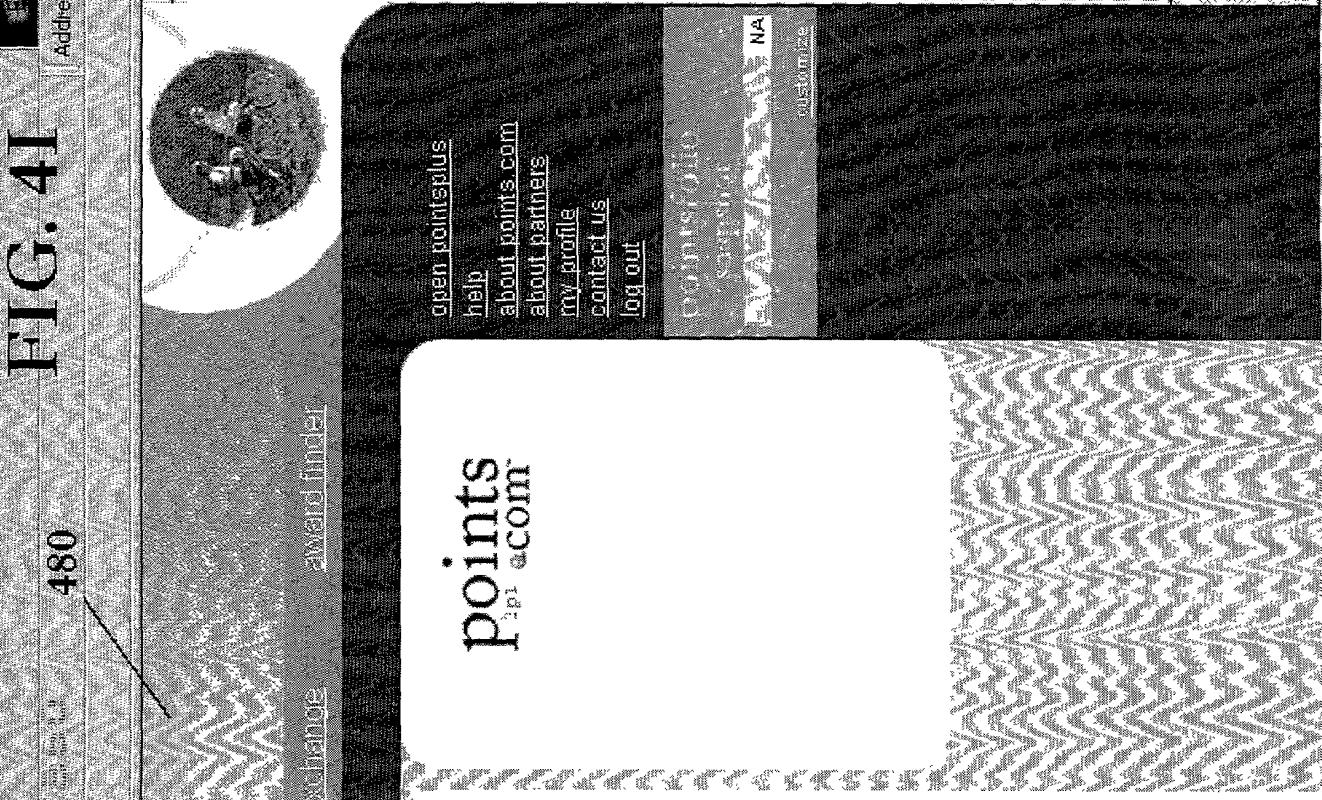


FIG. 5A

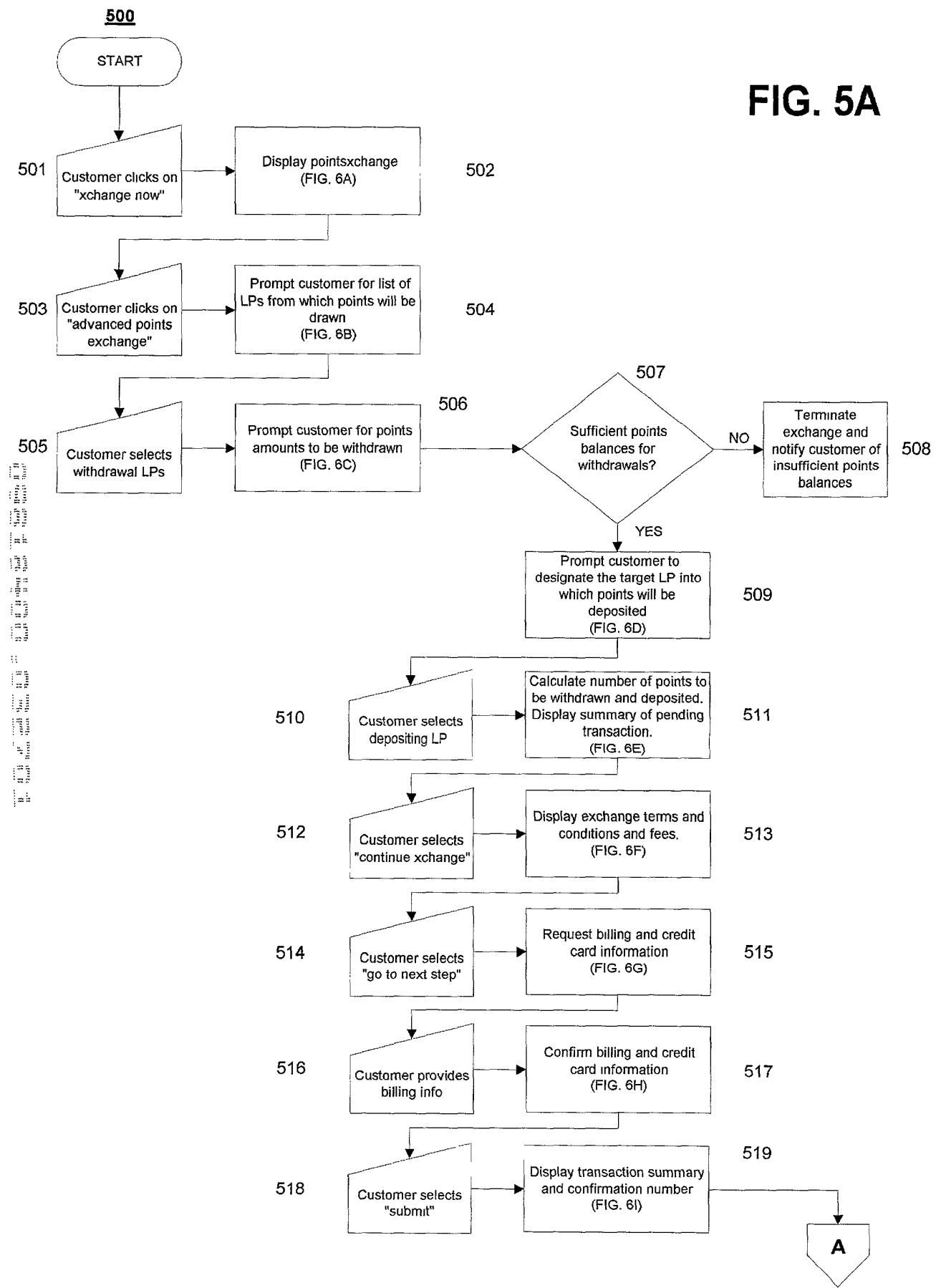
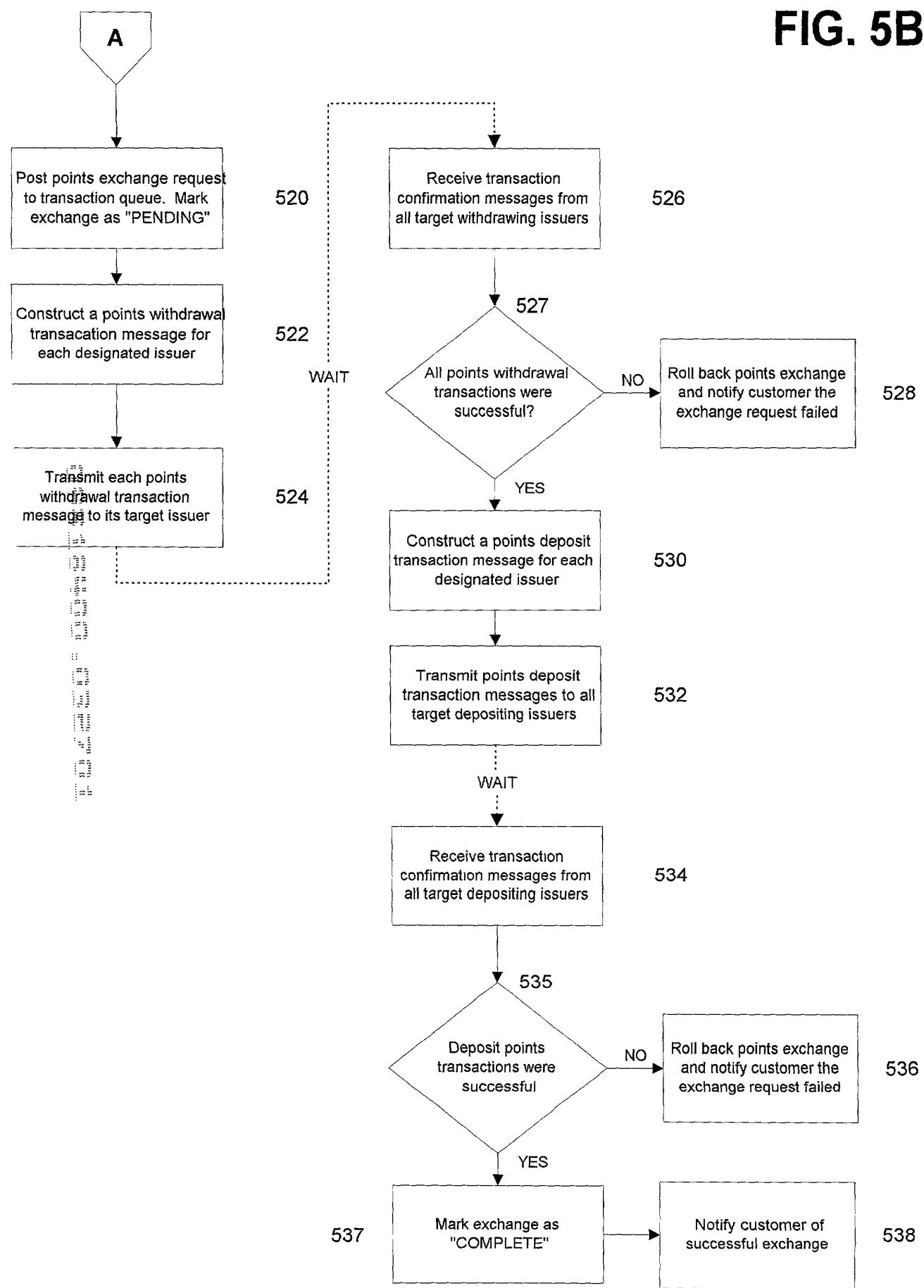


FIG. 5B



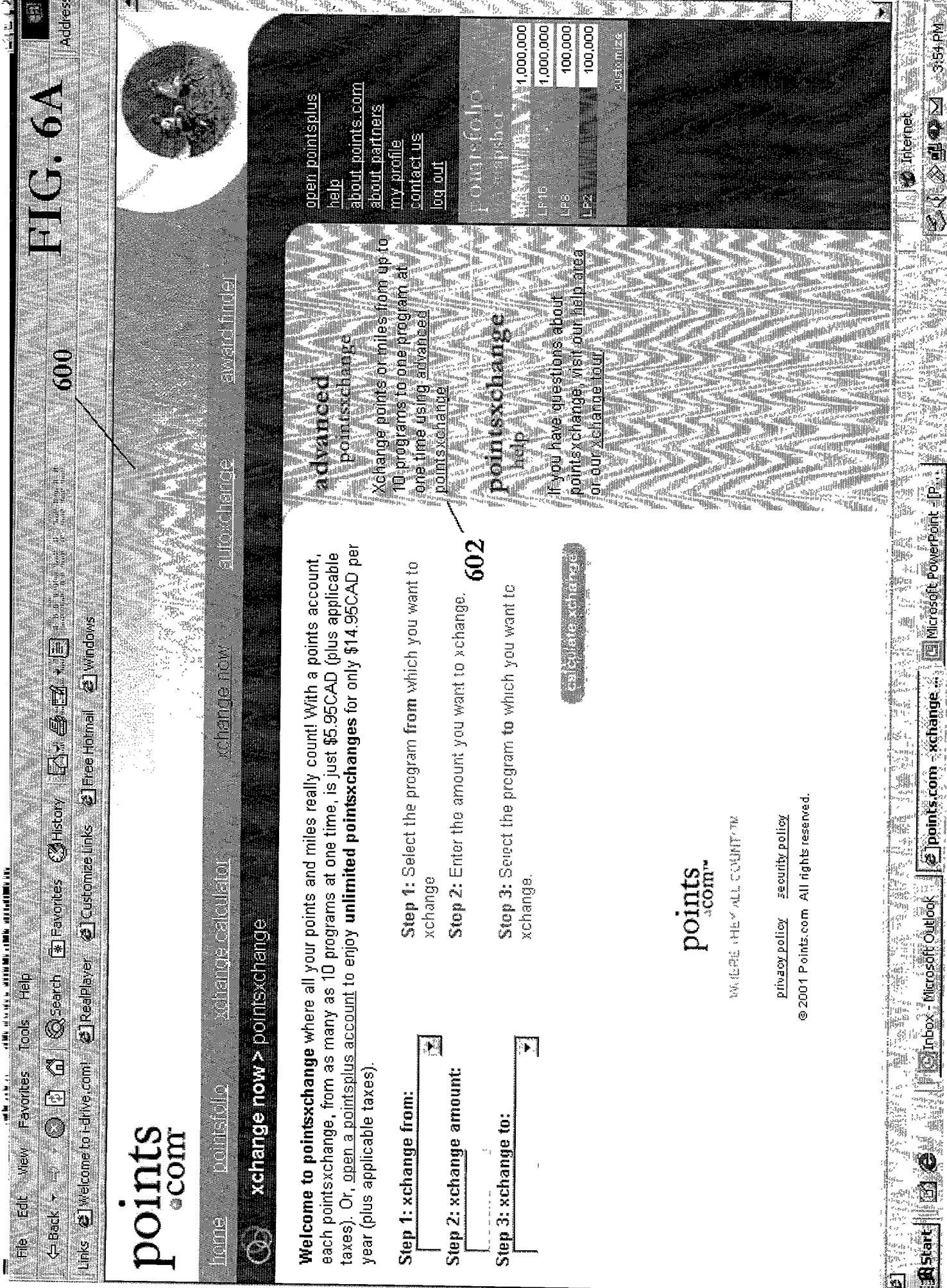


FIG. 6B

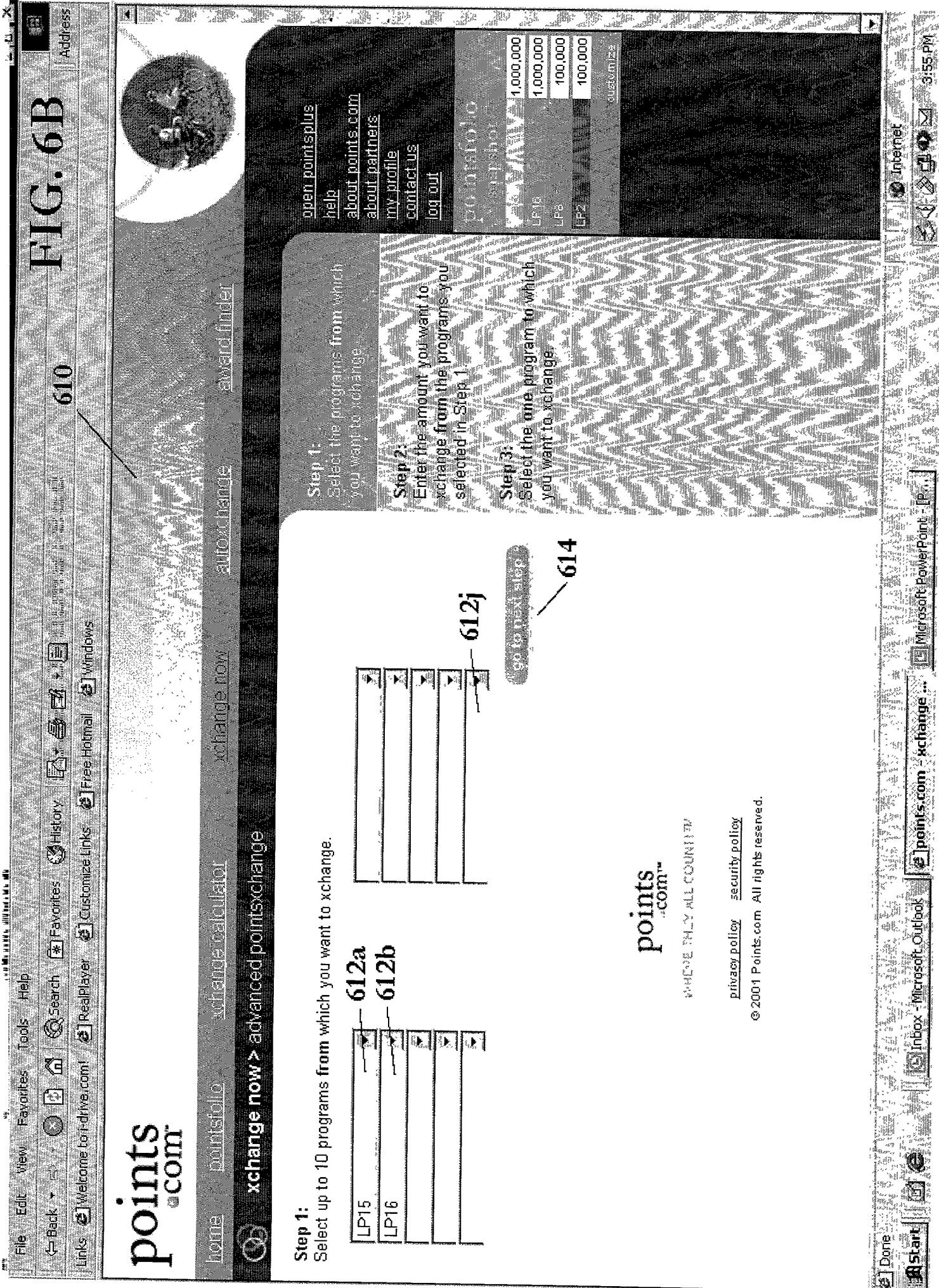
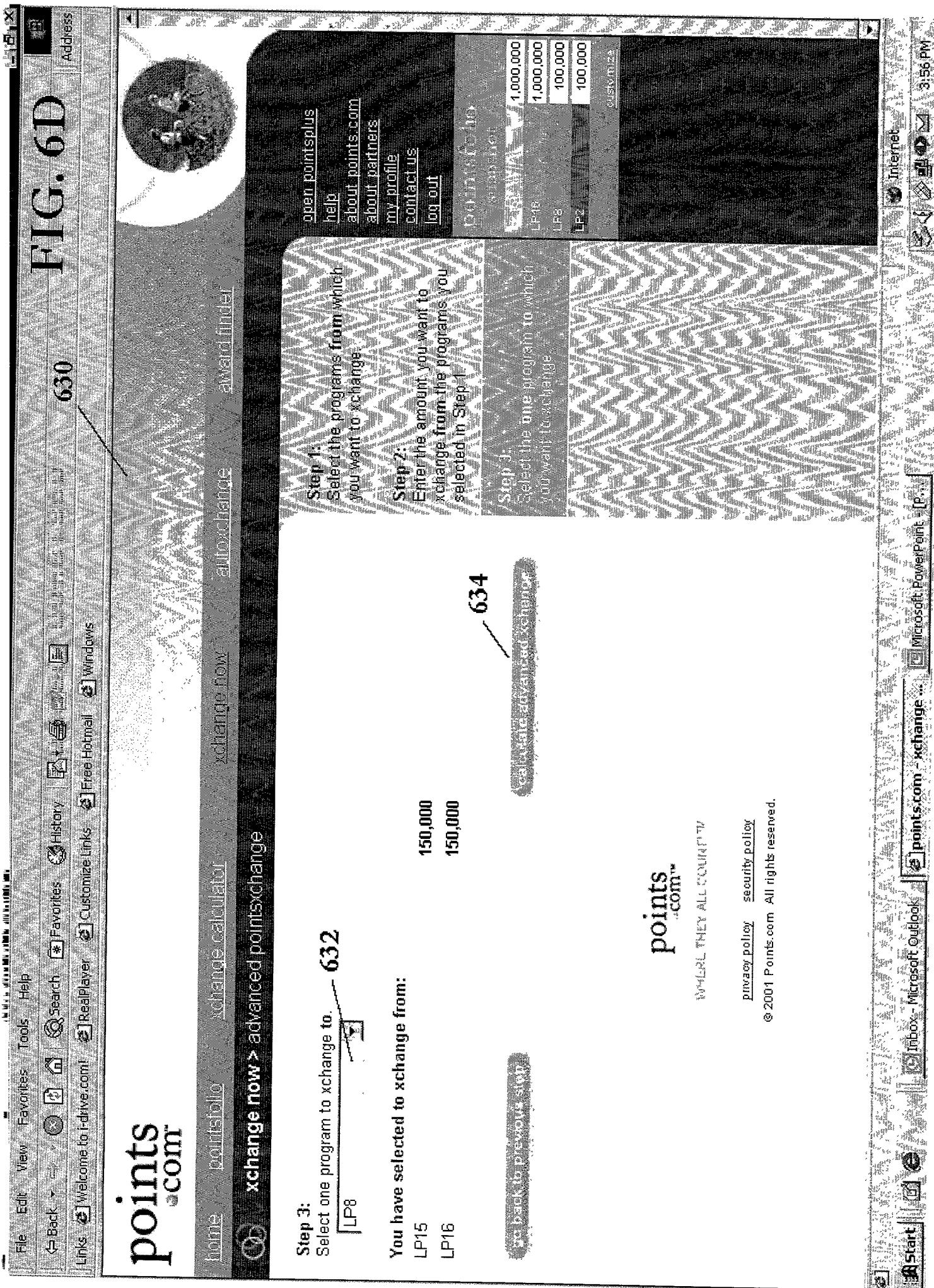
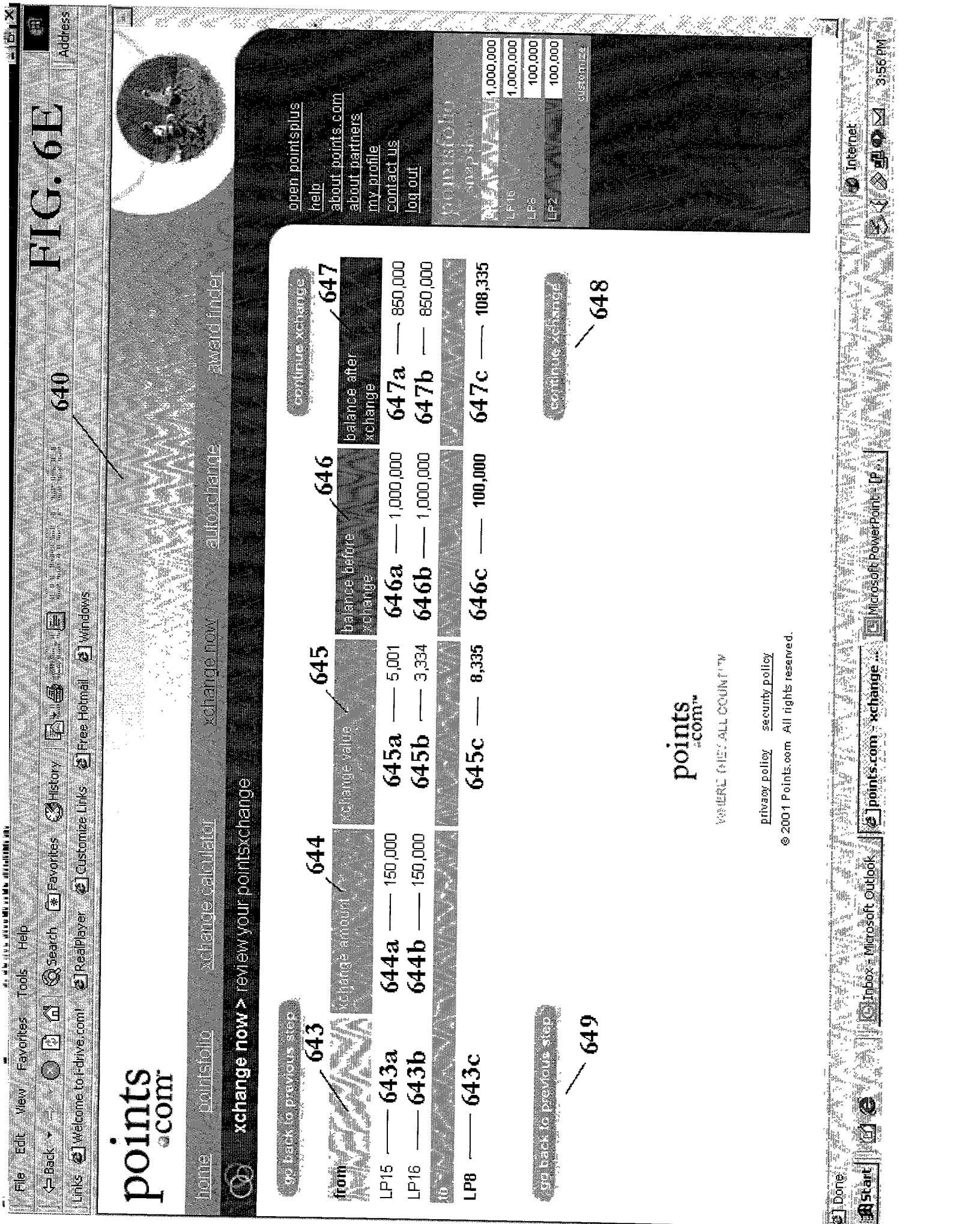


FIG. 6D





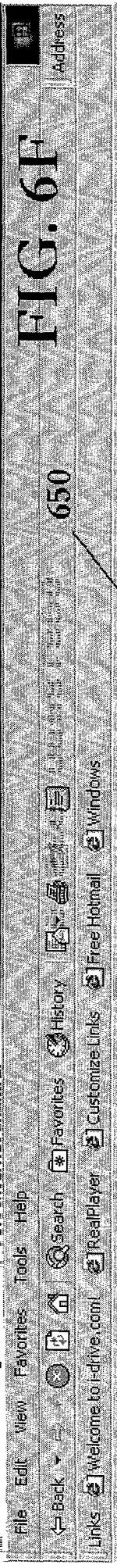


FIG. 6F

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xchange now > pointsxchange terms and conditions

Go back to previous step

Please review the following terms and conditions of your pointsxchange, and indicate your acceptance by checking the box below.

1. ALL XCHANGES ARE FINAL. Once your pointsxchange has been submitted it may not be cancelled or reversed.
2. Your xchanges will take 24-72 hours to complete.

Total cost for this pointsxchange: \$6.76CAD (taxes included)

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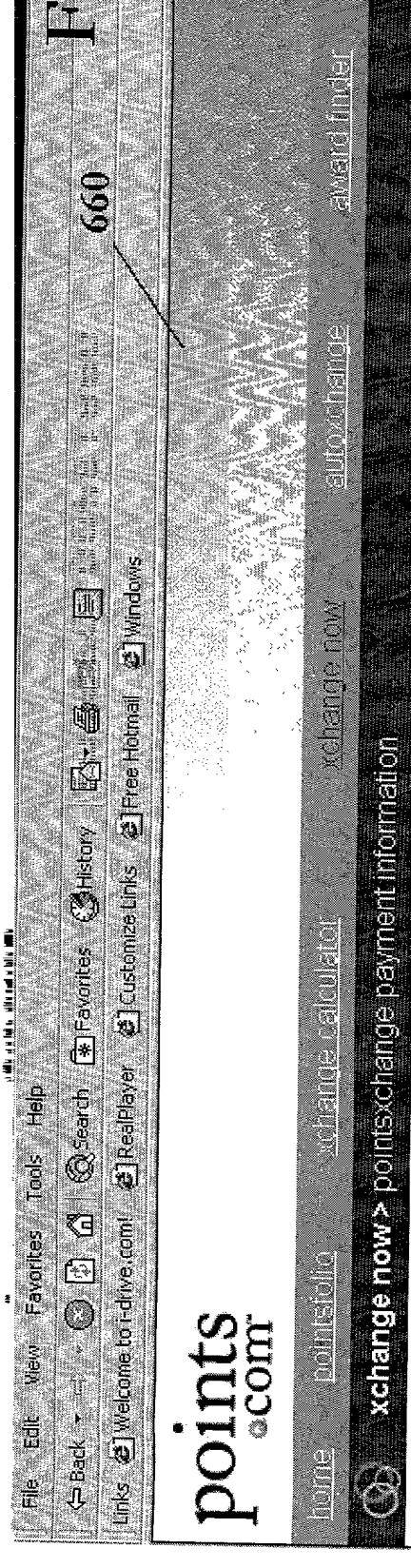
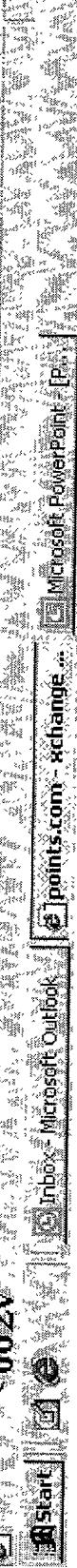
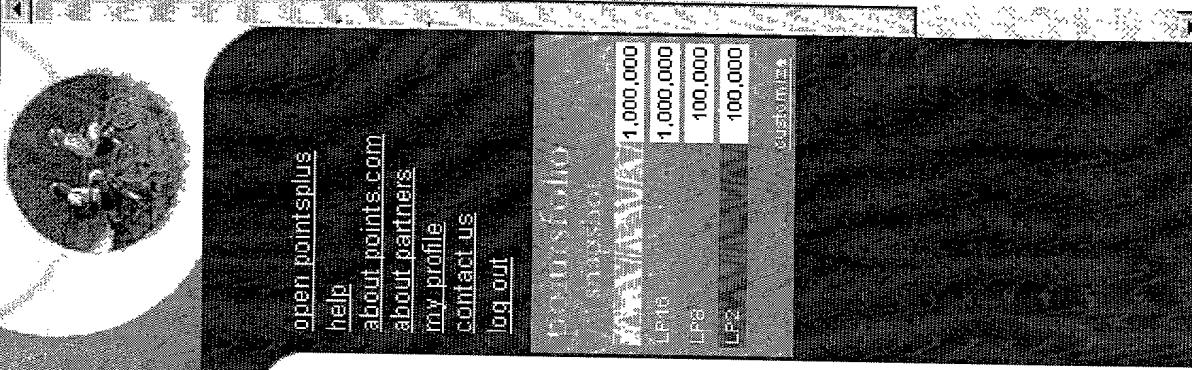
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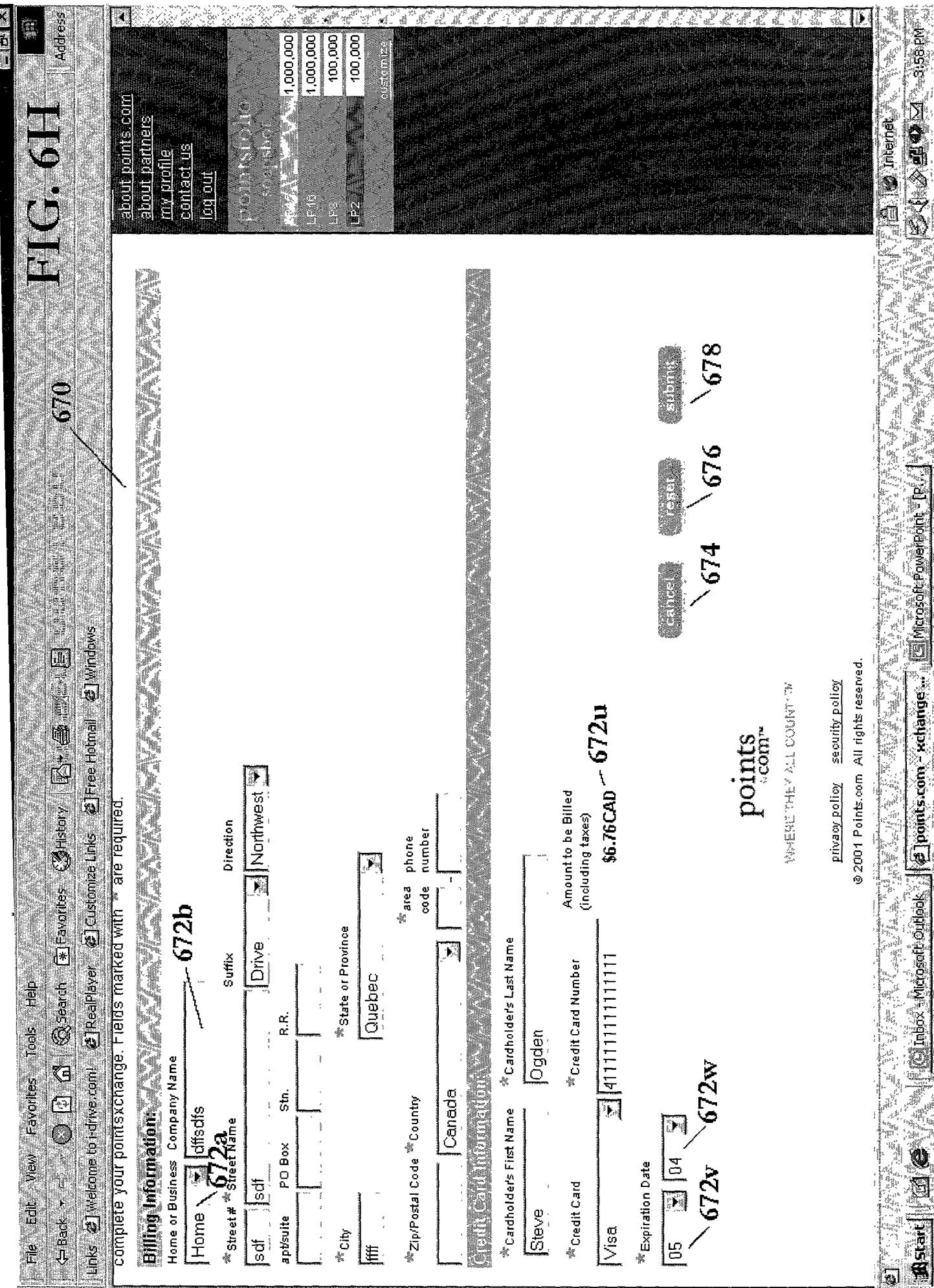
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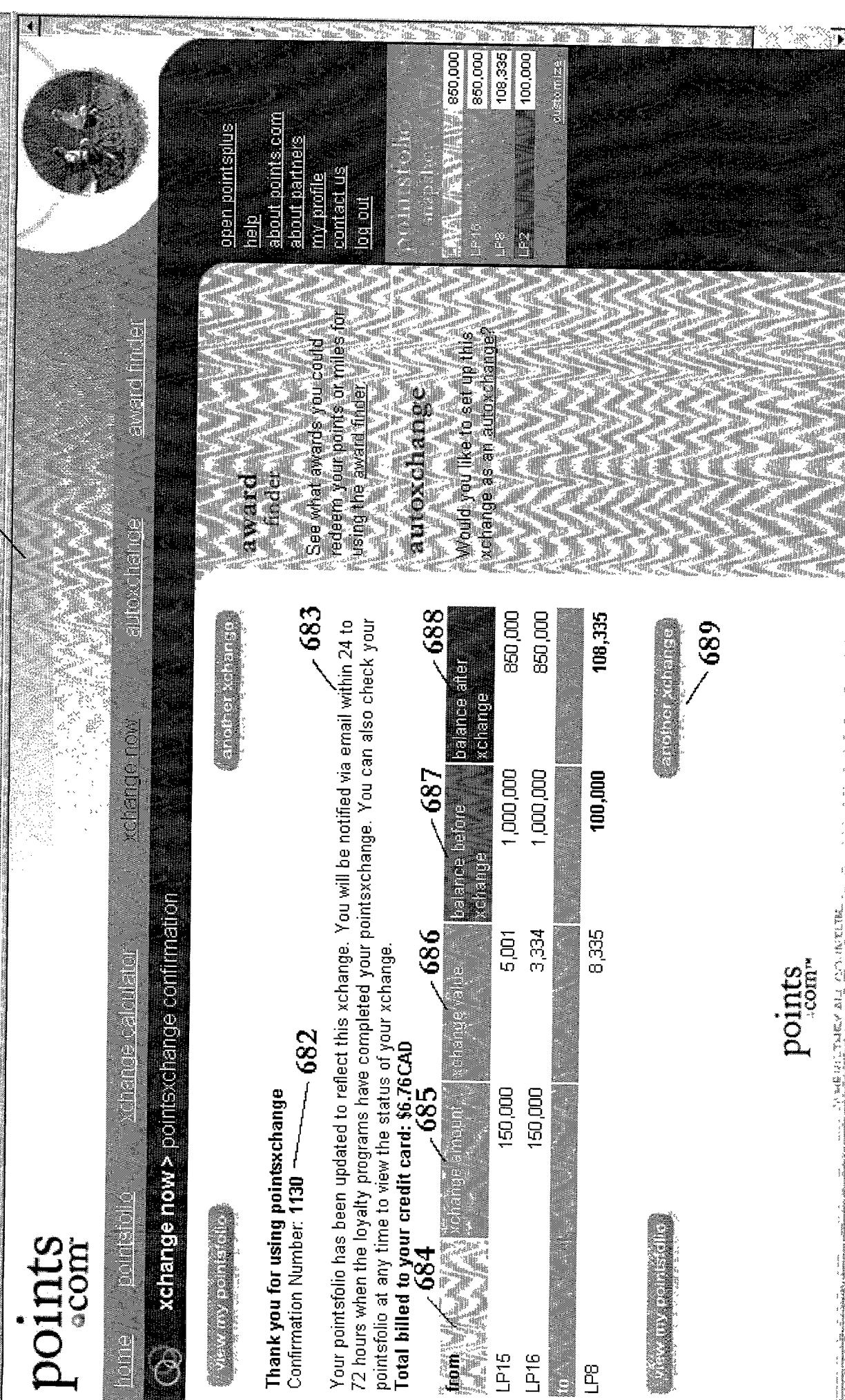
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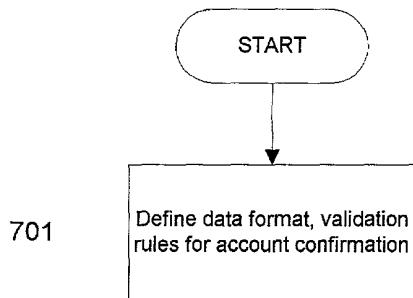
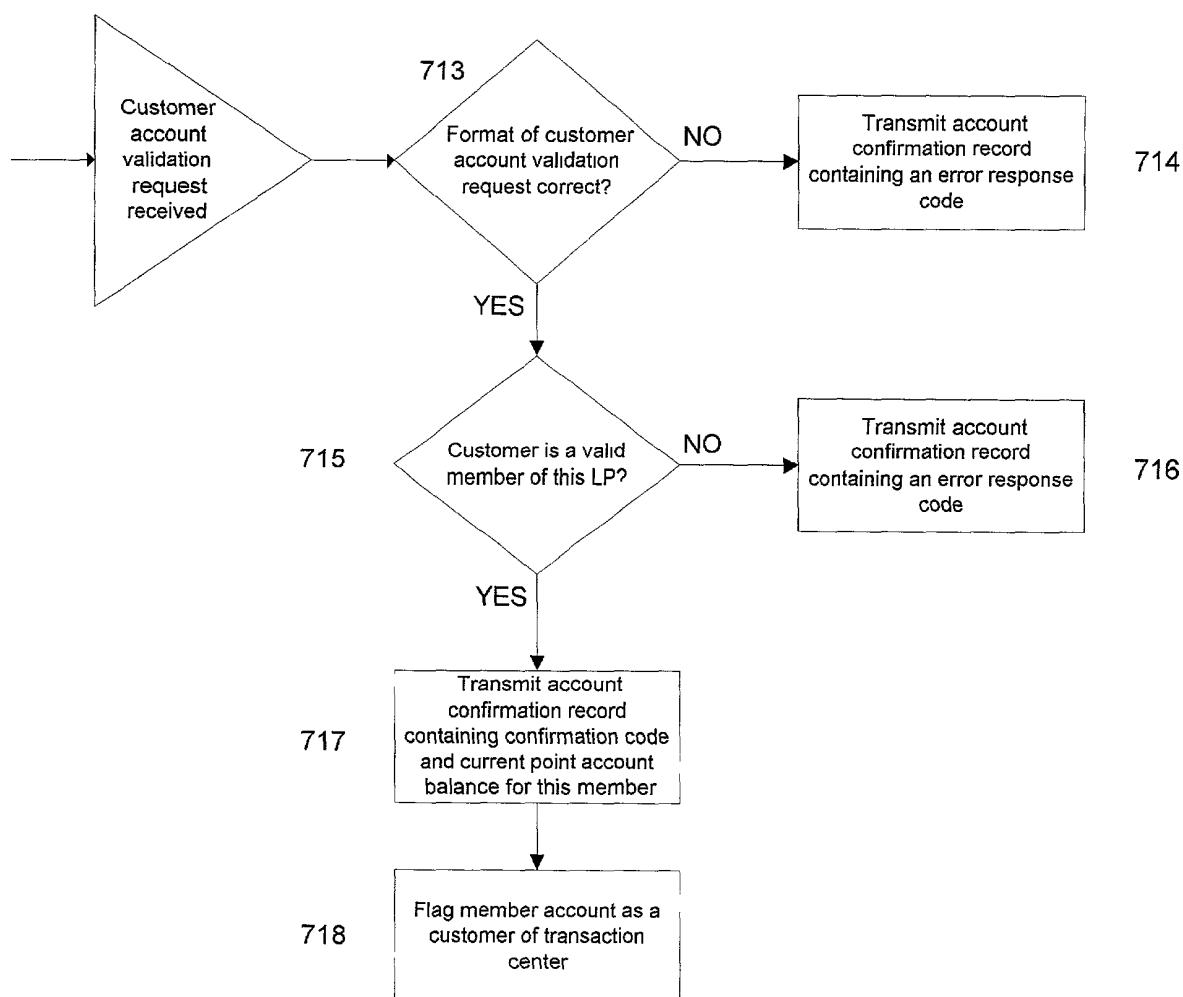


FIG. 7A

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FIG. 7B

Customer account validation request received



720

START

FIG. 7C

721

Define data format &
communications protocol for
providing account balance
updates

730

FIG. 7D

732

Account
balance
change
detected

Transmit update account
balance record

733

740

FIG. 7E

744

Account
balance
request
received

745

Format of balance
request message
correct?

NO

Transmit confirmation record
► containing an error response
code

746

YES

747

Customer is a registered
member of this LP?

NO

Transmit confirmation record
► containing an error response
code

748

YES

749

Transmit update account
balance record

FIG. 7C

FIG. 7D

FIG. 7E

750

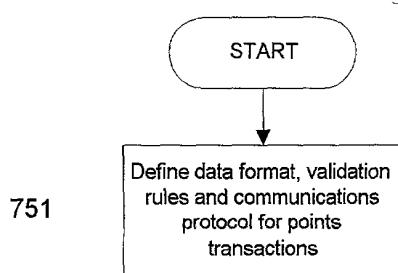


FIG. 7F

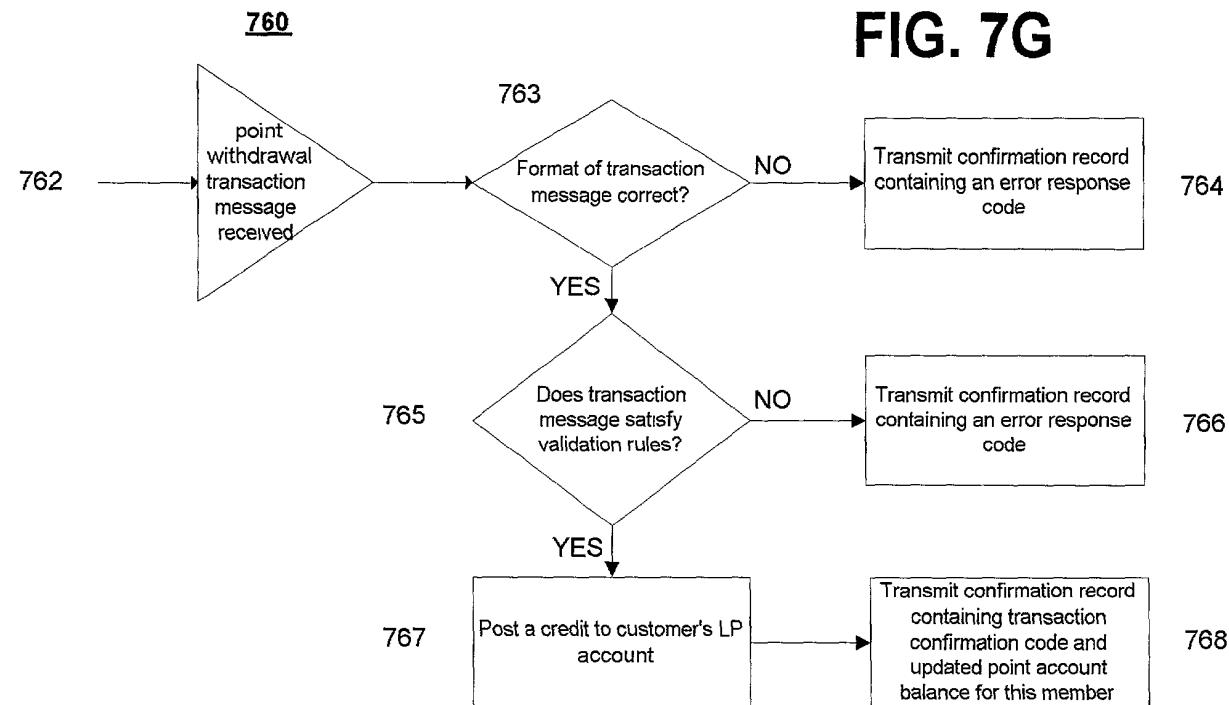


FIG. 7G

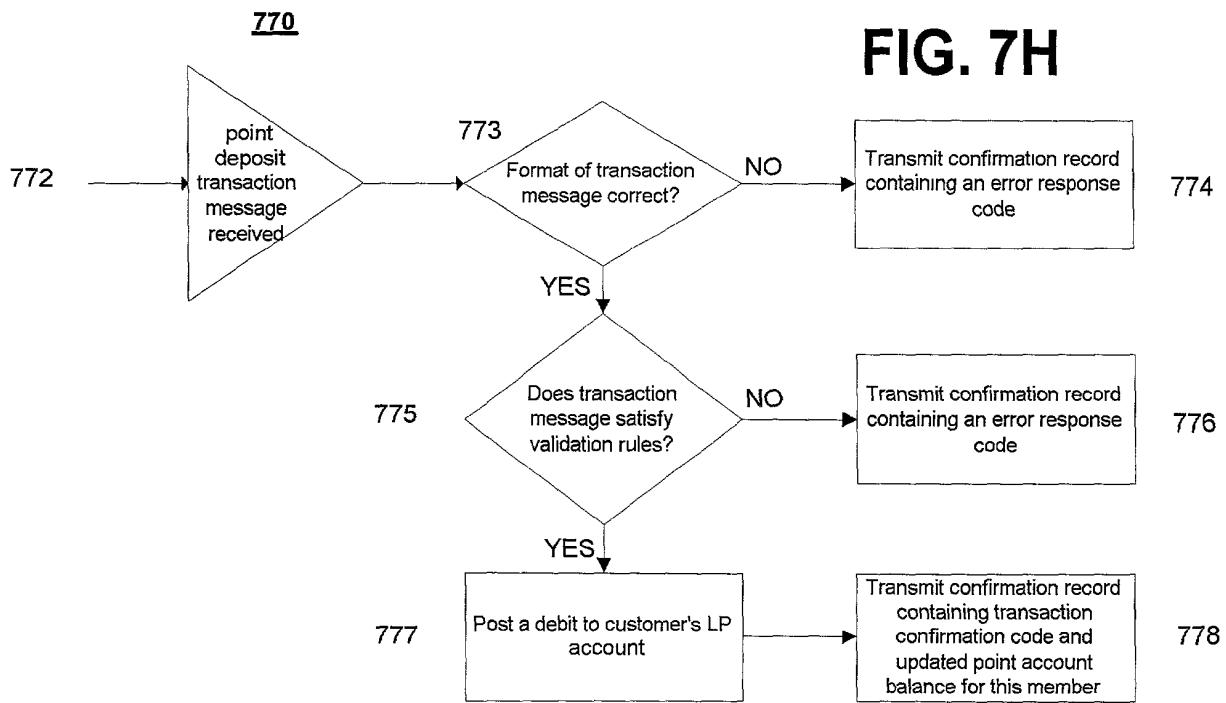
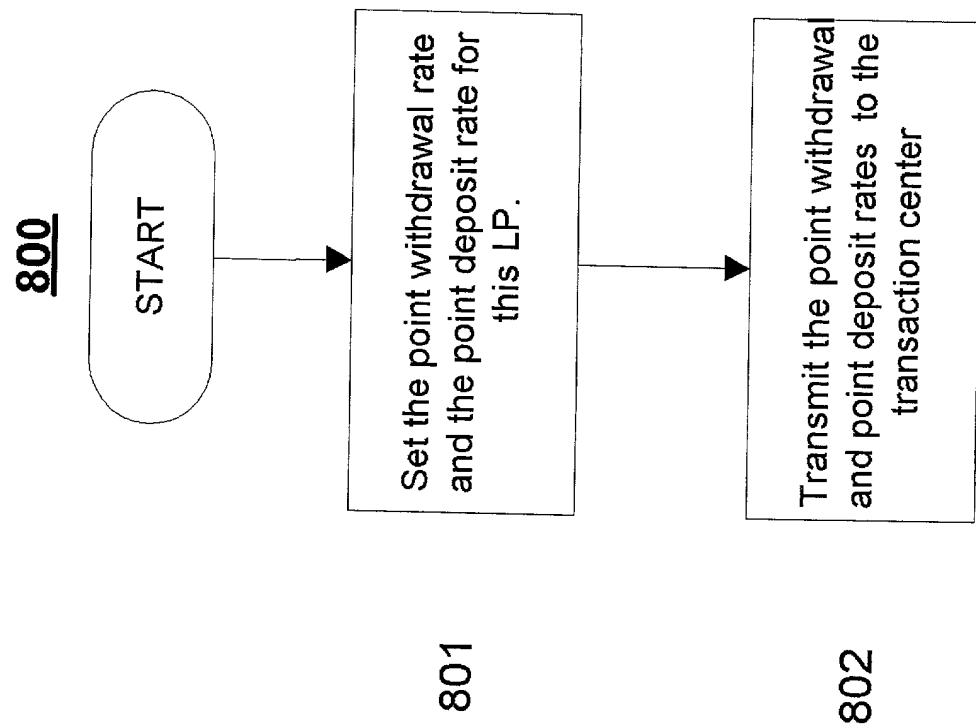


FIG. 7H

FIG. 8



Revenue Flow of Sample trade FROM Credit Card

FIG. 9

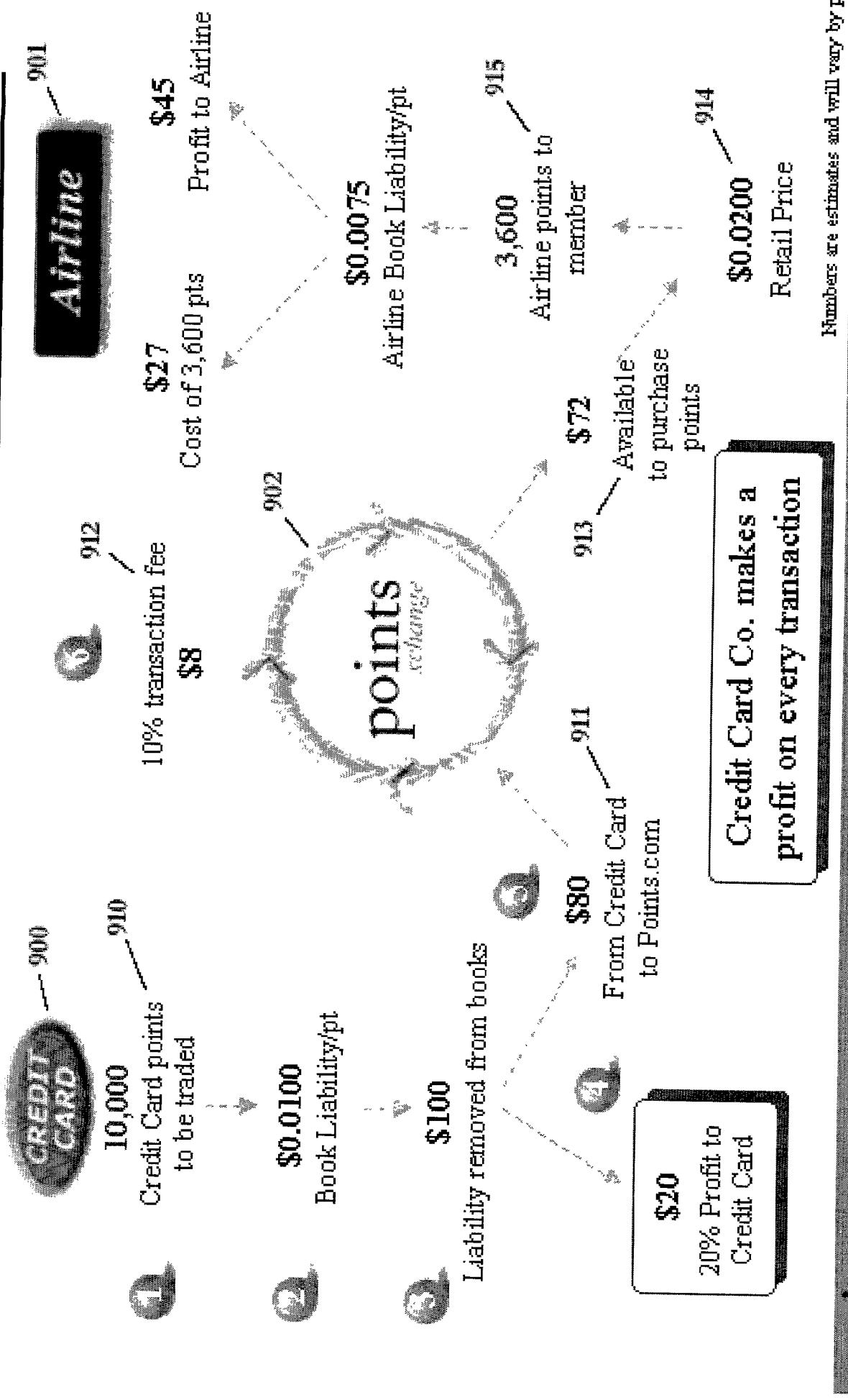


FIG. 10

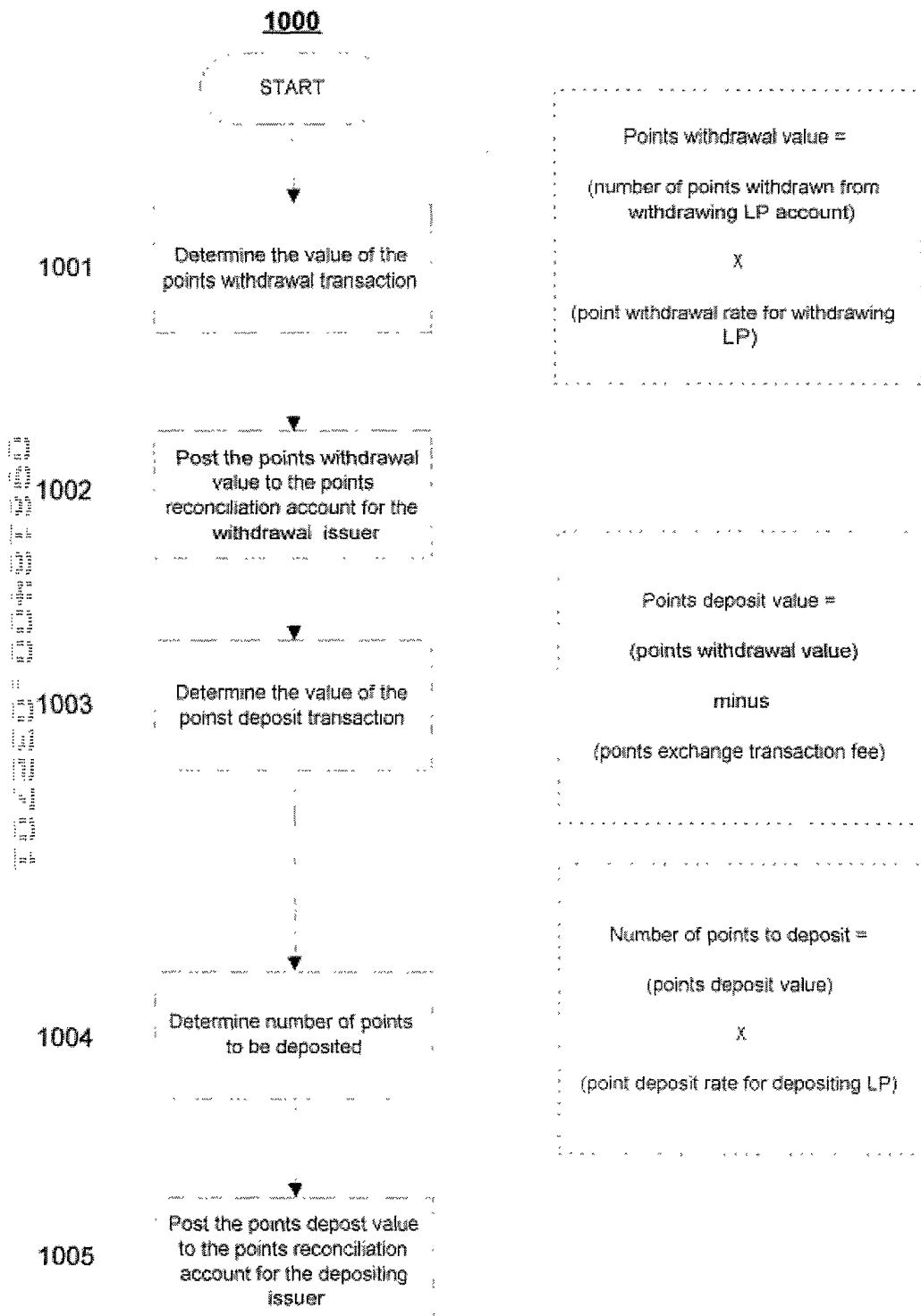


FIG. 11

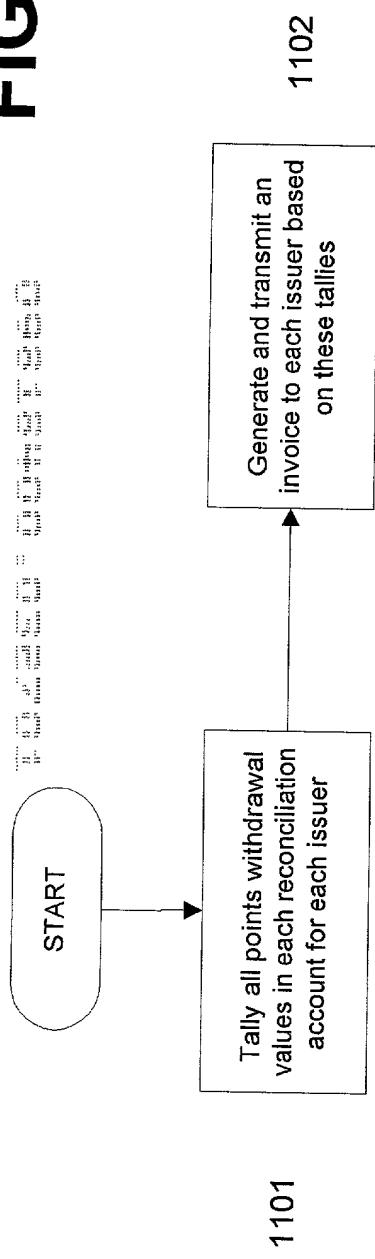


FIG. 12

